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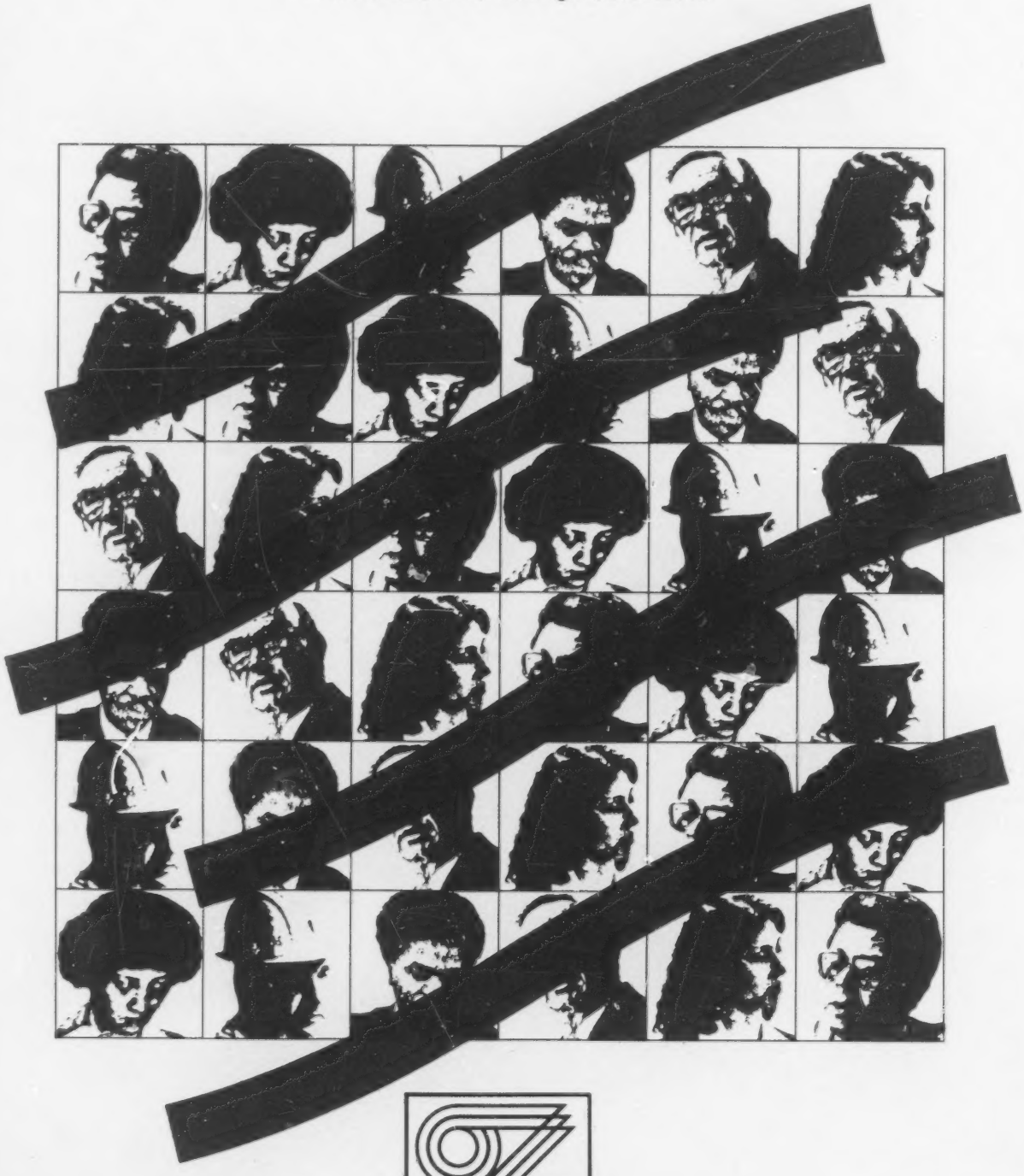

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EMPLOYEE BENEFITS 1982

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1. INTRODUCTION

Employee benefit growth during recent years has substantially improved worker well-being, and has also increased the cost of doing business.

Payments for vacations, holidays, rest periods, etc., constitute almost 40 percent of total employee benefits. These payments are included in most government wage reports as a portion of employee wages. Such payments give employees increased compensation for each hour actually on the job. Thus, they also increase the employer's cost for each hour of productive labor.

Pension, insurance, Social Security, and other employer payments for nonwage employee benefits are not part of the payroll, and are not reflected in current income or wages of employees. Such benefits, however, greatly improve employee security and well-being, and also increase the cost of doing business.

This study is, in general, limited to employees who are not exempt from the Fair Labor Standards Act. Pay of workers covered by this survey varies with the number of hours worked. However, for banks, financial institutions, etc., all nonsupervisory employees and working supervisors are included, regardless of their method of wage payment.

Thirty-four years ago, the Chamber of Commerce of the United States noted the scarcity of statistical information regarding the scope and nature of employee benefits, and conducted the first comprehensive employee benefit study for a cross section of American industry. This study was widely and favorably received. At the request of employers it was repeated biennially with extended coverage and in greater detail.

Responding to numerous requests of employers for more frequent data, we are now conducting annual surveys.

This twentieth study was possible only with the cooperation of the 994 reporting employers who sorted through their records to furnish the detailed information requested, frequently at considerable cost to themselves. We wish to thank them for their help.

Several organizations cooperated with the U.S. Chamber in this study. The Hospital Association of New York State, Hospital Association of Pennsylvania, Kansas City Area Hospital Association, a group of Baltimore hospitials, and the American Paper Institute sent copies of the Questionnaire to some of their members. We greatly appreciate the assistance of these organizations in helping us improve the coverage of this survey.

This survey was conducted in the U.S. Chamber's Survey Research Center, Economic Policy Division, by Fred D. Lindsey, Consultant.

RICHARD W. RAHN
Vice President and
Chief Economist

October 1982

2. SUMMARY OF FINDINGS

1. Employee benefit payments varied widely among the 994 reporting companies, ranging from less than 18 percent to more than 65 percent of payroll and from under $3,000 to more than $11,000 yearly per employee (Table 1).
2. The average payment in 1981 was 37.3 percent of payroll, $3.21 per payroll hour, and $6,627 per year per employee (Table 2).
3. Industry payments varied widely. Wholesale and retail trade averaged 30.6 percent, but the petroleum industry paid 44.6 percent (Table 6).
4. Highest payments were made in the East North Central states, followed by the Northeast states, Western states, and the Southeastern states (Table 9).
5. Larger firms tended to pay higher benefits than smaller firms (Table 10).
6. Payments for nongovernment pensions were reported by 88 percent of the companies (Table 15), with pension payments for these firms averaging 5.9 percent of payroll (Table 16).
7. All but five companies reported payments for employee insurance programs, with these payments averaging 6.1 percent of payroll (Table 12).
8. Payrolls of reporting companies included 94.8 percent for straight-time pay, 2.8 percent for overtime premium pay, 0.6 percent for holiday premium pay, 0.6 percent for shift differential, 1 percent for earned incentive or production bonus, and 0.2 percent for other payroll items (Table 18).
9. Employee payroll deductions for benefits included 6.3 percent for Old-Age, Survivors, Disability, and Health Insurance (FICA taxes), 0.2 percent for pensions, and 0.9 percent for life, hospitalization, surgical, and other insurance (Table 17).
10. Benefit payments for 175 companies submitting data since 1961 increased from 25.5 percent in 1961 to 32.1 percent in 1971 and 41.2 percent in 1981 (Table 19).

3. DISTRIBUTION OF BENEFIT PAYMENTS

Payments for employee benefits varied widely among the 994 reporting companies. At one extreme were 14 companies paying less than 18 percent of payroll for benefits, while three firms paid 65 percent or more.

Expressed as cents per payroll hour, the range was even more extreme. Twenty firms paid less than $1.40 an hour, while 15 firms paid six dollars or more. On an annual basis, 29 firms paid less than $3,000 per employee, and 37 firms paid $11,000 or more.

The distribution of benefit payments for the 994 companies is shown in Table 1.

One-tenth of the firms paid more than 48.5 percent of payroll for benefits, while one-fourth paid more than 42.8 percent, as shown in Table 2. Half the firms paid more than 36.8 percent, three-fourths more than 31.4 percent, and nine-tenths more than 26.4 percent. The arithmetic mean or average payment was 37.3 percent. This was somewhat larger than the middle payment of 36.8 percent, since it was influenced by the high-paying companies.

Corresponding data as cents per payroll hour and as annual dollars per employee are also shown in Table 2.

Within individual industries, benefit payments also varied widely. Payments in the food, beverages, and tobacco industry varied from under 18 percent to more than 60 percent, and in the electrical machinery, equipment, and supplies industry they varied from less than 20 to more than 60 percent. The distribution of individual company payments by industry groups is shown in Table 3.

TABLE 1. Distribution of Employee Benefits, 1981

Percent of payroll		Cents per payroll hour		Dollars per year per employee	
Percent	Number of companies	Cents	Number of companies	Dollars	Number of companies
Under 18.0%	14	Under 140.0¢	20	Under $3,000	29
18.0-19.9	8	140.0-149.9	3	3,000-3,199	7
20.0-21.9	15	150.0-174.9	40	3,200-3,399	11
22.0-23.9	25	175.0-199.9	47	3,400-3,599	16
24.0-25.9	28	200.0-224.9	79	3,600-3,799	15
26.0-27.9	52	225.0-249.9	85	3,800-3,999	17
28.0-29.9	48	250.0-274.9	83	4,000-4,499	76
30.0-31.9	83	275.0-299.9	101	4,500-4,999	85
32.0-33.9	85	300.0-324.9	97	5,000-5,499	83
34.0-35.9	99	325.0-349.9	83	5,500-5,999	83
36.0-37.9	96	350.0-374.9	74	6,000-6,499	95
38.0-39.9	92	375.0-399.9	59	6,500-6,999	90
40.0-41.9	74	400.0-424.9	63	7,000-7,499	79
42.0-43.9	71	425.0-449.9	52	7,500-7,999	76
44.0-45.9	51	450.0-474.9	26	8,000-8,499	37
46.0-47.9	44	475.0-499.9	23	8,500-8,999	52
48.0-49.9	40	500.0-524.9	19	9,000-9,499	39
50.0-54.9	42	525.0-549.9	12	9,500-9,999	32
55.0-59.9	16	550.0-574.9	9	10,000-10,499	18
60.0-64.9	8	575.0-599.9	4	10,500-10,999	17
65.0 and over	3	600.0 and over	15	11,000 and over	37
TOTAL	994	TOTAL	994	TOTAL	994

TABLE 2. Five Levels of Employee Benefits, 1981

Item	As percent of payroll	Cents per payroll hour	Dollars per year per employee
10% of firms paid more than	48.5%	459.1¢	$9,586
25% of firms paid more than	42.8	389.5	7,896
50% of firms paid more than	36.8	310.2	6,397
75% of firms paid more than	31.4	242.6	4,957
90% of firms paid more than	26.4	194.4	4,030
Mean or average payment	37.3%	321.0¢	$6,627

TABLE 3. Distribution of Employee Benefits as Percent of Payroll, by Industry Groups, 1981

Total employee benefits as percent of payroll	Total, all industries	Manufacturing industries															Nonmanufacturing industries						
		Total, all manufacturing	Food, beverages, and tobacco	Textile products and apparel	Pulp, paper, lumber, and furniture	Printing and publishing	Chemicals and allied products	Petroleum industry	Rubber, leather, and plastic products	Stone, clay, and glass products	Primary metal industries	Fabricated metal products (excluding mach. and trans. equipment)	Machinery (excluding electrical)	Electrical machinery, equipment, and supplies	Transportation equipment	Instruments and miscellaneous manufacturing industries	Total, all nonmanufacturing	Public utilities (electric, gas, water, telephone, etc.)	Trade (wholesale and retail)	Banks, finance companies, and trust companies	Insurance companies	Hospitals	Miscellaneous nonmanufacturing industries*
Under 18.0%	14	6	1	2	1	...	...	...	1	...	...	1	...	...	...	...	8	...	3	...	...	2	3
18.0-19.9	8	5	...	...	...	...	1	...	...	...	...	1	...	3	...	...	3	...	1	...	...	...	2
20.0-21.9	15	3	...	1	...	1	...	...	...	...	...	1	...	...	...	...	12	...	2	...	...	2	8
22.0-23.9	25	12	...	1	...	...	2	...	...	...	...	1	4	...	2	2	13	1	3	...	...	6	3
24.0-25.9	28	13	...	4	3	...	...	...	1	...	...	1	1	3	...	...	15	...	2	1	...	9	3
26.0-27.9	52	25	1	3	2	...	...	...	2	...	2	5	3	1	2	4	27	2	2	3	3	10	7
28.0-29.9	48	19	3	1	2	...	...	...	...	...	1	3	5	3	...	1	29	...	2	5	2	12	8
30.0-31.9	83	43	2	3	2	2	1	...	1	3	1	8	11	7	1	1	40	5	3	6	4	17	5
32.0-33.9	85	45	3	4	4	6	1	1	1	2	3	2	6	4	2	6	40	4	4	6	7	9	10
34.0-35.9	99	49	1	4	2	2	3	2	1	3	4	6	9	6	2	4	50	12	5	2	12	15	4
36.0-37.9	96	53	4	2	2	4	2	...	2	2	1	10	7	8	6	3	43	7	2	8	10	7	9
38.0-39.9	92	43	2	1	4	1	2	...	3	1	1	8	7	2	6	5	49	14	1	11	13	3	7
40.0-41.9	74	44	4	1	5	3	1	...	1	...	6	4	10	5	3	1	30	13	1	8	4	1	3
42.0-43.9	71	33	3	1	...	3	3	3	1	...	1	5	3	3	4	3	38	15	1	4	9	2	7
44.0-45.9	51	28	...	...	3	...	4	...	...	1	4	3	9	3	1	...	23	12	2	4	4	...	1
46.0-47.9	44	25	...	...	2	1	2	1	2	...	4	3	6	4	...	...	19	11	...	3	3	...	2
48.0-49.9	40	28	...	...	...	1	4	1	...	2	3	6	8	2	...	1	12	6	...	4	2	...	...
50.0-54.9	42	24	1	...	...	...	2	3	2	1	6	3	4	...	1	1	18	10	1	3	2	...	2
55.0-59.9	16	12	1	1	...	...	...	1	...	...	2	2	1	3	1	...	4	1	...	...	1	...	2
60.0-64.9	8	6	1	...	...	...	2	...	...	...	1	...	1	1	...	...	2	1	...	1	...	...	...
65.0 and over	3	3	...	...	1	...	1	...	...	...	...	...	...	...	1	...	...	...	...	...	...	...	...
Total companies	994	519	27	29	33	24	31	12	18	15	40	73	95	58	32	32	475	114	35	69	76	95	86
50% of companies paid more than	36.8	37.9	37.5	32.0	37.0	36.8	44.0	45.0	38.3	36.0	44.3	37.6	38.6	36.6	38.5	35.3	36.0	41.9	32.0	38.7	38.1	30.8	32.9

*Includes research, engineering, education, government agencies, construction, etc.

4. AVERAGE BENEFIT PAYMENTS

Employee benefit payments in 1981 averaged 37.3 percent of payroll for all companies. Included were:

Legally required payments (employer's share only)	9.0%
Pension, insurance, and other agreed-upon payments (employer's share only)	12.7%
Paid rest periods, lunch periods, etc.	3.4%
Payments for vacations, holidays, sick leave, etc.	10.0%
Profit-sharing payments, bonuses, etc.	2.2%
Total	37.3%

As shown in Table 4, the manufacturing companies averaged 38.2 percent, somewhat more than the all-company average, while the nonmanufacturing companies averaged 36.3 percent.

Manufacturing firms had higher benefit payments for Old-Age, Survivors, Disability, and Health Insurance (FICA taxes), Unemployment Compensation, workers' compensation, vacations, and paid holidays.

Nonmanufacturing firms had higher payments for nongovernment pensions, sick leave, employee meals furnished free, and discounts on goods and services purchased from the company.

TABLE 4. Employee Benefits, by Type of Benefit, 1981

Type of benefit	Total, all companies	Total, all manufacturing	Total, all nonmanufacturing
Total employee benefits as percent of payroll	37.3	38.2	36.3
1. Legally required payments (employer's share only)	9.0	10.1	7.8
a. Old-Age, Survivors, Disability, and Health Insurance (FICA taxes)	6.3	6.4	6.1
b. Unemployment Compensation	1.2	1.5	0.9
c. Workers' compensation (including estimated cost of self-insured)	1.4	2.1	0.8
d. Railroad Retirement Tax, Railroad Unemployment and Cash Sickness Insurance, state sickness benefits insurance, etc.**	0.1	0.1	*
2. Pension, insurance, and other agreed-upon payments (employer's share only)	12.7	12.9	12.7
a. Pension plan premiums and pension payments not covered by insurance-type plan (net)	5.2	4.5	6.0
b. Life insurance premiums; death benefits; hospital, surgical, medical, and major medical insurance premiums, etc. (net)	6.0	6.9	5.1
c. Short-term disability	0.4	0.5	0.3
d. Salary continuation or long-term disability	0.2	0.2	0.3
e. Dental insurance premiums	0.4	0.4	0.3
f. Discounts on goods and services purchased from company by employees	0.1	0.1	0.2
g. Employee meals furnished by company	0.2	0.1	0.3
h. Miscellaneous payments (vision care, prescription drugs, separation or termination pay, moving expenses, etc.)	0.2	0.2	0.2
3. Paid rest periods, lunch periods, wash-up time, travel time, clothes-change time, get-ready time, etc.	3.4	3.4	3.3
4. Payments for time not worked	10.0	9.8	10.2
a. Paid vacations and payments in lieu of vacation	5.0	5.1	4.8
b. Payments for holidays not worked	3.4	3.5	3.1
c. Paid sick leave	1.3	0.9	1.9
d. Payments for State or National Guard duty; jury, witness, and voting pay allowances; payments for time lost due to death in family or other personal reasons, etc.	0.3	0.3	0.4
5. Other items	2.2	2.0	2.3
a. Profit-sharing payments	1.1	1.1	1.0
b. Contributions to employee thrift plans	0.4	0.3	0.5
c. Christmas or other special bonuses, service awards, suggestion awards, etc.	0.3	0.4	0.2
d. Employee education expenditures (tuition refunds, etc.)	0.2	0.1	0.4
e. Special wage payments ordered by courts, payments to union stewards, etc.	0.2	0.1	0.2
Total employee benefits as cents per payroll hour	321.0	332.5	308.5
Total employee benefits as dollars per year per employee	6,627	6,883	6,347

*Less than 0.05%

**Figure shown is considerably less than legal rate, because most reporting companies had only a small proportion of employees covered by tax.

5. INDUSTRY VARIATIONS

Employee benefit payments varied widely from industry to industry. The petroleum industry paid 44.6 percent, followed by the chemical and allied products industry paying 43.4 percent, and primary metal industries paying 43.3 percent. Wholesale and retail trade firms paid 30.6 percent, and hospitals paid 31 percent.

Expressed as cents per payroll hour, payments ranged from 554.7 cents for the petroleum industry to 185.8 cents for textile products and apparel. Annual dollars per year per employee varied from $11,755 for the petroleum industry to $3,772 for textile products and apparel.

Additional summary data on benefit payments by industries are shown in Table 5 and Chart 1.

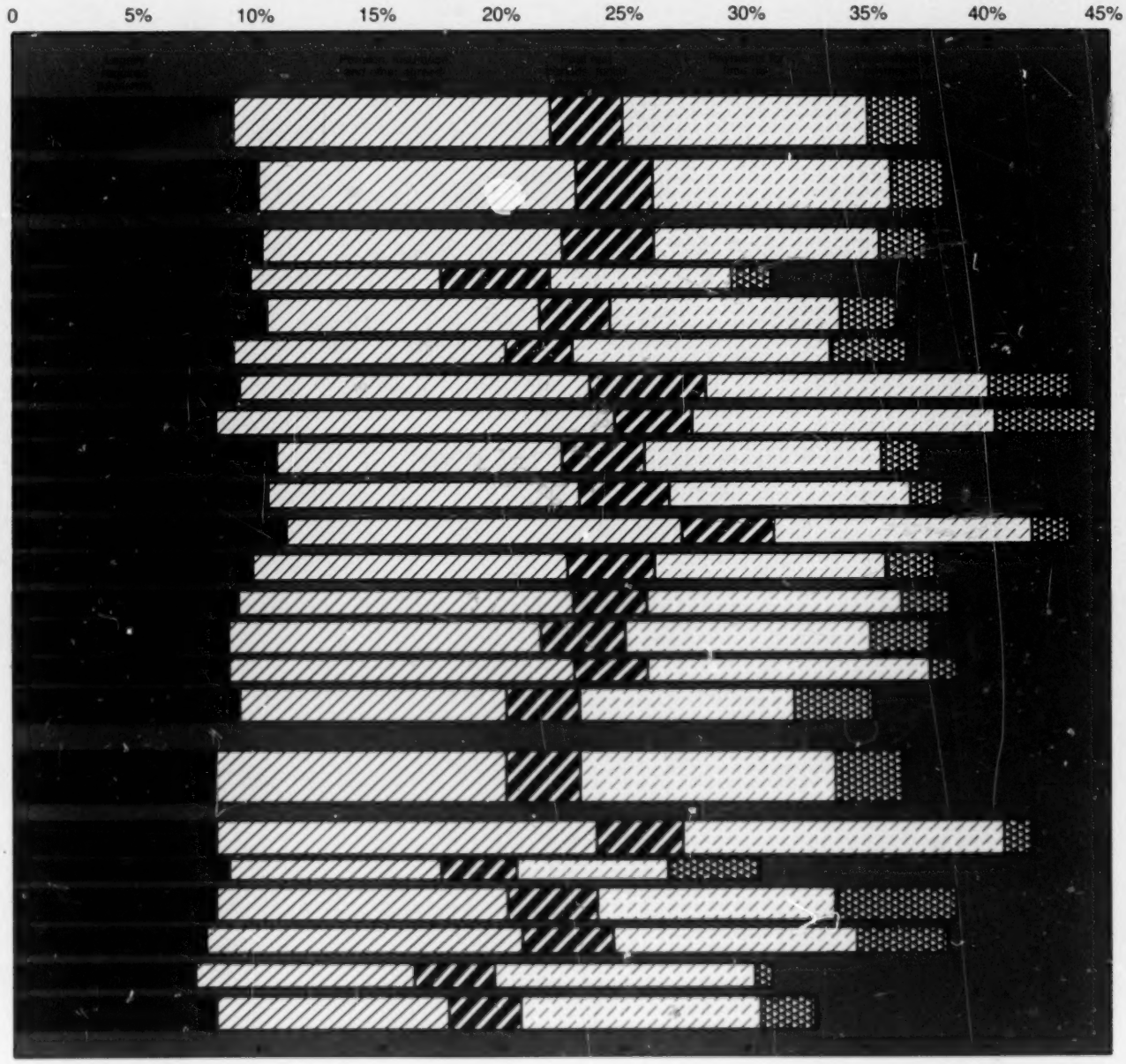
More complete details regarding benefits as percent of payroll, cents per payroll hour, and annual dollars per employee are shown in Tables 6, 7, and 8.

TABLE 5. Major Types of Employee Benefits, by Industry Groups, 1981

Industry group	Employee benefits as percent of payroll						Total employee benefits as cents per payroll hour	Total employee benefits as dollars per year per employee	Number of companies
	Total, all employee benefits	Legally required payments (employer's share only)	Pension, insurance, and other agreed-upon payments (employer's share only)	Paid rest periods, lunch periods, etc.	Payment for time not worked	Profit-sharing payments, bonuses, etc.			
Total, all industries	37.3	9.0	12.7	3.4	10.0	2.2	321.0	6,627	994
Total, all manufacturing	38.2	10.1	12.9	3.4	9.8	2.0	332.5	6,883	519
Manufacture of:									
Food, beverages, and tobacco	37.5	10.3	12.2	4.0	9.1	1.9	311.8	6,397	27
Textile products and apparel	31.1	9.9	8.5	3.4	7.6	1.7	185.8	3,772	29
Pulp, paper, lumber, and furniture	36.2	10.6	10.9	3.3	9.0	2.4	294.1	6,152	33
Printing and publishing	36.8	9.0	11.5	2.9	10.2	3.2	335.3	6,754	24
Chemicals and allied products	43.4	9.2	14.9	4.5	11.1	3.7	396.1	8,159	31
Petroleum industry	44.6	7.9	17.0	3.4	11.6	4.7	554.7	11,755	12
Rubber, leather, and plastic products	37.1	11.4	11.0	3.7	9.6	1.4	315.8	6,473	18
Stone, clay, and glass products	38.0	10.6	13.3	3.5	9.5	1.1	311.2	6,415	15
Primary metal industries	43.3	12.1	15.9	3.2	10.5	1.6	372.4	7,650	40
Fabricated metal products (excluding machinery and transportation equipment)	37.9	10.3	12.8	3.6	9.3	1.9	313.0	6,521	73
Machinery (excluding electrical)	38.5	10.0	13.6	2.9	10.1	1.9	346.6	7,259	95
Electrical machinery, equipment, and supplies	37.6	9.5	12.1	3.9	10.0	2.1	340.6	7,021	58
Transportation equipment	38.8	9.5	14.0	3.1	11.1	1.1	374.7	7,724	32
Instruments and miscellaneous manufacturing industries	35.1	9.8	10.6	3.3	9.0	2.4	292.4	6,039	32
Total, all nonmanufacturing	36.3	7.8	12.7	3.3	10.2	2.3	308.5	6,347	475
Public utilities (electric, gas, water, telephone, etc.)	41.9	7.8	16.7	3.6	12.4	1.4	431.0	9,048	114
Trade (wholesale and retail)	30.6	9.3	8.9	2.9	6.6	2.9	209.4	4,282	35
Banks, finance companies, and trust companies	38.6	8.0	12.9	3.5	9.8	4.4	291.9	5,917	69
Insurance companies	38.5	7.6	14.2	3.4	10.2	3.1	316.9	6,309	76
Hospitals	31.0	7.4	9.6	3.4	10.1	0.5	218.2	4,533	95
Miscellaneous nonmanufacturing industries*	32.9	8.0	11.0	2.5	9.1	2.3	291.0	5,967	86

*Includes research, engineering, education, government agencies, construction, etc.

CHART 1. Employee Benefits as Percent of Payroll, by Industry Groups, 994 Companies, 1981



Industry group	Percent of payroll
Total, all industries	37.3
Total, all manufacturing	38.2
Manufacture of:	
Food, beverages, and tobacco	37.5
Textile products and apparel	31.1
Pulp, paper, lumber, and furniture	36.2
Printing and publishing	36.8
Chemicals and allied products	43.4
Petroleum industry	44.6
Rubber, leather, and plastic products	37.1
Stone, clay, and glass products	38.0
Primary metal industries	43.3
Fabricated metal products	37.9
Machinery (excluding electrical)	38.5
Electrical machinery, equipment, and supplies	37.6
Transportation equipment	38.8
Instruments and miscellaneous manufacturing industries	35.1
Total, all nonmanufacturing	36.3
Public utilities (electric, gas, water, telephone, etc.)	41.9
Trade (wholesale and retail)	30.6
Banks, finance companies, and trust companies	38.6
Insurance companies	38.5
Hospitals	31.0
Miscellaneous nonmanufacturing industries*	32.9

*Includes research, engineering, education, government agencies, construction, etc.

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TABLE 6. Employee Benefits as Percent of Payroll, by Type of Benefit and Industry Groups, 1981

Type of benefit	Total, all industries	Manufacturing industries														Nonmanufacturing industries						
		Total, all manufacturing	Food, beverages, and tobacco	Textile products and apparel	Pulp, paper, lumber, and furniture	Printing and publishing	Chemicals and allied products	Petroleum industry	Rubber, leather, and plastic products	Stone, clay, and glass products	Primary metal industries	Fabricated metal products (excluding mach. and trans. equipment)	Machinery (excluding electrical)	Electrical machinery, equipment, and supplies	Transportation equipment	Instruments and miscellaneous manufacturing industries	Total, all nonmanufacturing	Public utilities (electric, gas, water, telephone, etc.)	Trade (wholesale and retail)	Banks, finance companies, and trust companies	Insurance companies	Hospitals	Miscellaneous nonmanufacturing industries*
Total employee benefits as percent of payroll	37.3	38.2	37.5	31.1	36.2	36.8	43.4	44.6	37.1	38.0	43.3	37.9	38.5	37.6	38.8	35.1	36.3	41.9	30.6	38.6	38.5	31.0	32.9
1. Legally required payments (employer's share only)	9.0	10.1	10.3	9.9	10.6	9.0	9.2	7.9	11.4	10.6	12.1	10.3	10.0	9.5	9.5	9.8	7.8	7.8	9.3	8.0	7.6	7.4	8.0
a. Old-Age, Survivors, Disability, and Health Insurance (FICA taxes)	6.3	6.4	6.5	6.5	6.5	6.4	6.4	6.1	6.4	6.5	6.5	6.4	6.4	6.4	6.4	6.4	6.1	6.2	6.3	6.3	6.2	6.1	5.9
b. Unemployment Compensation	1.2	1.5	1.5	2.0	1.4	1.4	1.1	0.6	1.9	1.4	1.7	1.6	1.4	1.7	1.2	2.0	0.9	0.7	1.5	1.4	1.1	0.3	1.2
c. Workers' compensation (including estimated cost of self-insured)	1.4	2.1	2.3	1.4	2.6	1.1	1.7	1.2	3.0	2.7	3.8	2.3	2.1	1.3	1.9	1.3	0.8	0.9	1.4	0.3	0.3	0.9	0.9
d. Railroad Retirement Tax, Railroad Unemployment and Cash Sickness Insurance, state sickness benefits insurance, etc.**	0.1	0.1	***	***	0.1	0.1	***	***	0.1	***	0.1	***	0.1	0.1	***	0.1	***	***	0.1	***	***	0.1	***
2. Pension, insurance, and other agreed-upon payments (employer's share only)	12.7	12.9	12.2	8.5	10.9	11.5	14.9	17.0	11.0	13.3	15.9	12.8	13.6	12.1	14.0	10.6	12.7	16.7	8.9	12.9	14.2	9.6	11.0
a. Pension plan premiums and pension payments not covered by insurance-type plan (net)	5.2	4.5	5.0	2.3	3.5	5.4	6.5	9.4	3.4	4.3	5.7	4.4	4.7	3.9	4.7	2.8	6.0	9.4	2.2	6.0	6.7	3.7	5.0
b. Life insurance premiums; death benefits; hospital, surgical, medical, and major medical insurance premiums, etc. (net)	6.0	6.9	5.7	5.4	6.3	5.0	6.8	5.8	6.6	7.6	8.6	7.3	7.5	6.7	8.0	6.6	5.1	5.7	4.4	5.2	5.3	4.4	4.8
c. Short-term disability	0.4	0.5	0.5	0.3	0.5	0.4	0.5	0.4	0.3	0.5	0.7	0.5	0.4	0.4	0.5	0.5	0.3	0.2	0.3	0.3	0.4	0.2	0.2
d. Salary continuation or long-term disability	0.2	0.2	0.2	0.1	0.1	0.1	0.3	0.3	0.2	0.1	0.1	0.1	0.2	0.2	0.1	0.2	0.3	0.4	0.2	0.3	0.4	0.3	0.3
e. Dental insurance premiums	0.4	0.4	0.4	0.1	0.3	0.3	0.6	0.6	0.1	0.3	0.5	0.4	0.5	0.6	0.6	0.3	0.3	0.4	0.4	0.3	0.3	0.3	0.3
f. Discounts on goods and services purchased from company by employees	0.1	0.1	0.2	0.3	***	0.2	***	0.1	0.1	***	***	***	***	***	***	0.1	0.2	0.2	1.1	0.2	0.1	0.2	0.2
g. Employee meals furnished by company	0.2	0.1	***	***	0.1	***	0.1	0.2	***	***	***	***	0.1	0.1	***	***	0.3	0.1	0.2	0.5	0.7	0.3	0.1
h. Miscellaneous payments (vision care, prescription drugs, separation or termination pay, moving expenses, etc.)	0.2	0.2	0.2	***	0.1	0.1	0.1	0.2	0.3	0.5	0.3	0.1	0.2	0.2	0.1	0.1	0.2	0.3	0.1	0.1	0.3	0.2	0.1
3. Paid rest periods, lunch periods, wash-up time, travel time, clothes-change time, get-ready time, etc.	3.4	3.4	4.0	3.4	3.3	2.9	4.5	3.4	3.7	3.5	3.2	3.6	2.9	3.9	3.1	3.3	3.3	3.6	2.9	3.5	3.4	3.4	2.5
4. Payments for time not worked	10.0	9.8	9.1	7.6	9.0	10.2	11.1	11.6	9.6	9.5	10.5	9.3	10.1	10.0	11.1	9.0	10.2	12.4	6.6	9.8	10.2	10.1	9.1
a. Paid vacations and payments in lieu of vacation	5.0	5.1	4.8	3.9	5.0	5.6	5.5	6.0	5.3	5.4	5.9	4.9	5.1	4.8	5.5	4.3	4.8	5.8	3.3	4.5	4.7	4.9	4.4
b. Payments for holidays not worked	3.4	3.5	3.0	3.0	3.2	3.1	3.7	3.4	3.4	3.3	3.6	3.7	3.9	3.7	4.2	3.4	3.1	3.6	2.3	3.2	3.5	2.7	2.7
c. Paid sick leave	1.3	0.9	1.2	0.5	0.6	1.3	1.5	1.9	0.7	0.6	0.7	0.5	0.8	1.2	1.1	1.0	1.9	2.3	0.9	1.7	1.7	2.1	1.7
d. Payments for State or National Guard duty; jury, witness, and voting pay allowances; payments for time lost due to death in family or other personal reasons, etc.	0.3	0.3	0.1	0.2	0.2	0.2	0.4	0.3	0.2	0.2	0.3	0.2	0.3	0.3	0.3	0.3	0.4	0.7	0.1	0.4	0.3	0.4	0.3
5. Other items	2.2	2.0	1.9	1.7	2.4	3.2	3.7	4.7	1.4	1.1	1.6	1.9	1.9	2.1	1.1	2.4	2.3	1.4	2.9	4.4	3.1	0.5	2.3
a. Profit-sharing payments	1.1	1.1	0.8	1.0	1.1	2.4	1.8	1.4	0.9	0.4	0.9	0.9	1.2	1.2	0.3	1.4	1.0	***	2.4	2.5	1.4	0.1	1.3
b. Contributions to employee thrift plans	0.4	0.3	0.2	0.2	0.2	0.2	1.0	2.9	***	0.1	0.2	0.2	0.1	0.1	0.4	0.1	0.5	0.8	0.1	0.7	0.6	***	0.2
c. Christmas or other special bonuses, service awards, suggestion awards, etc.	0.3	0.4	0.7	0.4	0.6	0.5	0.5	***	0.4	0.1	0.3	0.6	0.4	0.6	0.1	0.5	0.2	0.1	0.3	0.5	0.4	0.1	0.3
d. Employee education expenditures (tuition refunds, etc.)	0.2	0.1	0.1	***	0.4	0.1	0.1	0.1	***	***	0.1	0.1	0.1	0.1	0.1	0.3	0.4	0.2	0.1	0.6	0.4	0.3	0.4
e. Special wage payments ordered by courts, payments to union stewards, etc.	0.2	0.1	0.1	0.1	0.1	***	0.3	0.3	0.1	0.5	0.1	0.1	0.1	0.1	0.2	0.1	0.2	0.3	***	0.1	0.3	***	0.1

*Includes research, engineering, education, government agencies, construction, etc.
**Figure is considerably less than legal rate, because most reporting companies had only a small proportion of employees covered by tax.
***Less than 0.05%.

TABLE 7. Employee Benefits as Cents per Payroll Hour, by Type of Benefit and Industry Groups, 1981

Type of benefit	Total, all industries	Manufacturing industries															Nonmanufacturing industries						
		Total, all manufacturing	Food, beverages, and tobacco	Textile products and apparel	Pulp, paper, lumber, and furniture	Printing and publishing	Chemicals and allied products	Petroleum industry	Rubber, leather, and plastic products	Stone, clay, and glass products	Primary metal industries	Fabricated metal products (excluding mach. and trans. equipment)	Machinery (excluding electrical)	Electrical machinery, equipment, and supplies	Transportation equipment	Instruments and miscellaneous manufacturing industries	Total, all nonmanufacturing	Public utilities (electric, gas, water, telephone, etc.)	Trade (wholesale and retail)	Banks, finance companies, and trust companies	Insurance companies	Hospitals	Miscellaneous nonmanufacturing industries*
Total employee benefits as cents per payroll hour	321.0	332.5	311.8	185.8	294.1	335.3	396.1	554.7	315.8	311.2	372.4	313.0	346.6	340.6	374.7	292.4	308.5	431.0	209.4	291.9	316.9	218.2	291.0
1. Legally required payments (employer's share only)	77.9	87.9	85.4	58.9	85.8	81.8	84.4	98.2	97.7	87.0	103.9	84.8	90.6	86.0	92.8	81.5	66.9	80.3	63.8	60.7	62.6	51.6	71.0
a. Old-Age, Survivors, Disability, and Health Insurance (FICA taxes)	54.4	55.9	53.7	38.8	52.7	58.1	58.4	76.1	54.8	53.5	55.9	53.2	57.5	58.0	61.9	53.0	52.3	63.8	43.1	47.6	50.9	43.0	52.1
b. Unemployment Compensation	10.7	13.4	12.2	11.7	11.2	12.8	10.3	7.3	16.5	11.7	15.0	12.8	12.9	15.3	12.0	16.9	7.9	7.3	10.4	10.4	9.0	2.2	10.4
c. Workers' compensation (including estimated cost of self-insured)	12.4	18.1	19.3	8.4	21.3	10.2	15.5	14.5	25.7	21.7	32.5	18.7	19.3	12.2	18.5	10.8	6.4	8.9	9.7	2.4	2.6	6.0	8.4
d. Railroad Retirement Tax, Railroad Unemployment and Cash Sickness Insurance, state sickness benefits insurance, etc.**	0.4	0.5	0.2	***	0.6	0.7	0.2	0.3	0.7	0.1	0.5	0.1	0.9	0.5	0.4	0.8	0.3	0.3	0.6	0.3	0.1	0.4	0.1
2. Pension, insurance, and other agreed-upon payments (employer's share only)	109.5	111.3	100.8	51.4	89.3	104.7	136.7	211.3	92.2	108.3	137.5	106.0	121.7	109.1	135.7	88.5	107.8	170.7	61.1	96.6	117.1	67.3	96.1
a. Pension plan premiums and pension payments not covered by insurance-type plan (net)	45.0	39.3	41.2	13.5	28.7	49.2	59.5	116.4	28.5	35.0	49.0	36.2	42.0	35.4	45.4	23.4	51.2	96.5	15.1	45.0	55.1	26.3	44.3
b. Life insurance premiums; death benefits; hospital, surgical, medical, and major medical insurance premiums, etc. (net)	52.0	60.3	47.6	32.2	51.3	45.4	61.7	71.5	55.8	62.0	74.3	60.4	67.2	60.4	77.6	54.6	43.1	58.8	30.4	39.0	44.0	31.0	42.8
c. Short-term disability	3.1	4.1	4.4	2.0	4.3	3.3	4.4	5.5	2.2	4.4	5.9	3.9	3.7	4.1	4.7	4.2	2.1	2.4	1.8	2.0	3.5	1.3	1.5
d. Salary continuation or long-term disability	2.0	1.4	1.4	0.8	1.2	1.3	3.1	4.1	1.3	0.4	0.9	1.1	1.5	1.8	0.7	1.7	2.6	3.7	1.1	2.1	3.0	2.0	2.5
e. Dental insurance premiums	3.3	3.8	3.1	0.7	2.6	2.9	5.7	7.9	1.2	2.7	4.6	3.2	4.3	5.4	5.5	2.5	2.8	3.6	2.5	2.4	2.8	2.2	2.4
f. Discounts on goods and services purchased from company by employees	1.2	0.5	1.6	1.9	0.1	1.8	0.2	1.0	0.8	***	***	0.2	0.2	0.1	0.5	0.8	1.9	1.6	7.8	1.6	0.5	1.6	1.1
g. Employee meals furnished by company	1.4	0.5	0.1	***	0.5	0.2	1.2	3.0	0.3	***	0.3	0.3	0.7	0.5	0.4	0.4	2.5	1.3	1.5	3.6	5.8	1.8	0.7
h. Miscellaneous payments (vision care, prescription drugs, separation or termination pay, moving expenses, etc.)	1.5	1.4	1.4	0.3	0.6	0.6	0.9	1.9	2.1	3.8	2.5	0.7	2.1	1.4	0.9	0.9	1.6	2.8	0.9	0.9	2.4	1.1	0.8
3. Paid rest periods, lunch periods, wash-up time, travel time, clothes-change time, get-ready time, etc.	28.9	29.9	33.4	20.0	27.1	26.5	40.6	42.3	31.1	28.2	27.8	29.4	26.3	35.8	29.6	27.8	27.8	37.0	19.7	26.4	27.8	24.1	22.6
4. Payments for time not worked	86.1	85.3	76.2	45.1	72.4	93.0	101.4	145.3	82.4	78.0	90.6	77.7	90.1	90.6	106.5	74.7	86.9	128.1	45.3	74.7	84.0	71.1	80.5
a. Paid vacations and payments in lieu of vacation	42.7	44.3	40.2	23.5	40.4	51.1	50.5	74.9	45.5	44.3	50.9	40.7	45.6	44.0	52.8	35.5	41.1	60.1	22.8	34.4	38.8	34.2	38.8
b. Payments for holidays not worked	28.9	30.9	25.2	17.6	25.7	27.9	33.8	42.3	28.6	26.6	31.0	31.0	35.0	33.2	40.2	28.0	26.5	37.4	15.8	24.2	28.8	19.1	24.3
c. Paid sick leave	11.6	7.8	9.6	2.7	4.4	11.7	13.4	24.1	6.2	5.2	6.3	4.3	7.1	10.6	10.4	8.7	15.7	23.1	6.2	12.7	13.7	15.0	15.0
d. Payments for State or National Guard duty; jury, witness, and voting pay allowances; payments for time lost due to death in family or other personal reasons, etc.	2.9	2.3	1.2	1.3	1.9	2.3	3.7	4.0	1.9	1.9	2.4	1.7	2.4	2.8	3.1	2.5	3.6	7.5	0.5	3.4	2.7	2.8	2.4
5. Other items	18.6	18.1	16.0	10.4	19.5	29.3	33.0	57.6	12.4	9.7	12.6	15.1	17.9	19.1	10.1	19.9	19.1	14.9	19.5	33.5	25.4	4.1	20.8
a. Profit-sharing payments	9.3	9.8	6.9	6.2	9.0	22.3	16.5	17.7	7.5	3.6	7.8	7.3	11.2	10.9	2.9	11.7	8.7	0.3	16.1	18.9	11.1	0.7	11.9
b. Contributions to employee thrift plans	3.1	2.4	1.4	1.2	1.8	1.5	8.9	35.4	***	1.1	1.4	1.5	1.2	0.8	3.7	0.9	3.9	8.5	0.9	5.2	5.3	0.1	1.9
c. Christmas or other special bonuses, service awards, suggestion awards, etc.	2.9	3.7	6.2	2.3	4.7	4.4	4.2	0.3	3.7	1.1	2.1	4.8	3.4	5.0	0.5	4.0	2.1	1.3	2.0	3.8	3.1	0.6	2.3
d. Employee education expenditures (tuition refunds, etc.)	2.0	1.0	0.7	0.2	3.3	0.7	0.9	0.9	0.1	0.2	0.4	0.5	0.9	1.3	1.2	2.6	3.0	1.5	0.4	4.8	3.5	2.4	3.9
e. Special wage payments ordered by courts, payments to union stewards, etc.	1.3	1.2	0.8	0.5	0.7	0.4	2.5	3.3	1.1	3.7	0.9	1.0	1.2	1.1	1.8	0.7	1.4	3.3	0.1	0.8	2.4	0.3	0.8

*Includes research, engineering, education, government agencies, construction, etc.

**Figure is considerably less than legal rate, because most reporting companies had only a small proportion of employees covered by tax.

***Less than 0.05¢.

TABLE 8. Employee Benefits as Dollars per Year per Employee, by Type of Benefit and Industry Groups, 1981

Type of benefit	Total, all industries	Manufacturing industries															Nonmanufacturing industries						
		Total, all manufacturing	Food, beverages, and tobacco	Textile products and apparel	Pulp, paper, lumber, and furniture	Printing and publishing	Chemicals and allied products	Petroleum industry	Rubber, leather, and plastic products	Stone, clay, and glass products	Primary metal industries	Fabricated metal products (excluding mach. and trans. equipment)	Machinery (excluding electrical)	Electrical machinery, equipment, and supplies	Transportation equipment	Instruments and miscellaneous manufacturing industries	Total, all nonmanufacturing	Public utilities (electric, gas, water, telephone, etc.)	Trade (wholesale and retail)	Banks, finance companies, and trust companies	Insurance companies	Hospitals	Miscellaneous nonmanufacturing industries*
Total employee benefits as dollars per year per employee	6,627	6,883	6,397	3,772	6,152	6,754	8,159	11,755	6,473	6,415	7,650	6,521	7,259	7,021	7,724	6,039	6,347	9,048	4,282	5,917	6,309	4,533	5,967
1. Legally required payments (employer's share only)	1,609	1,820	1,754	1,197	1,795	1,646	1,739	2,079	2,003	1,794	2,130	1,768	1,898	1,773	1,912	1,681	1,376	1,684	1,308	1,230	1,244	1,074	1,455
a. Old-Age, Survivors, Disability, and Health Insurance (FICA taxes)	1,123	1,158	1,104	789	1,102	1,170	1,203	1,611	1,122	1,105	1,147	1,108	1,205	1,195	1,275	1,094	1,076	1,338	883	964	1,012	894	1,067
b. Unemployment Compensation	221	277	251	238	234	257	212	154	339	241	307	267	271	316	248	349	163	153	213	210	178	46	213
c. Workers' compensation (including estimated cost of self-insured)	257	375	395	170	446	205	319	307	528	447	667	390	403	252	381	222	131	187	199	49	52	126	172
d. Railroad Retirement Tax, Railroad Unemployment and Cash Sickness Insurance, state sickness benefits insurance, etc.**	8	10	4	***	13	14	5	7	14	1	9	3	19	10	8	16	6	6	13	7	2	8	3
2. Pension, insurance, and other agreed-upon payments (employer's share only)	2,260	2,303	2,067	1,043	1,868	2,110	2,815	4,477	1,888	2,232	2,826	2,206	2,548	2,250	2,798	1,830	2,217	3,585	1,247	1,959	2,331	1,399	1,973
a. Pension plan premiums and pension payments not covered by insurance-type plan (net)	930	814	845	273	600	991	1,225	2,467	584	721	1,006	754	860	730	935	483	1,053	2,027	308	913	1,098	547	908
b. Life insurance premiums; death benefits; hospital, surgical, medical, and major medical insurance premiums, etc. (net)	1,073	1,249	976	654	1,074	915	1,271	1,514	1,144	1,278	1,527	1,258	1,409	1,244	1,600	1,129	886	1,234	622	790	875	643	879
c. Short-term disability	64	64	90	41	89	67	90	116	45	90	122	81	78	84	98	88	44	51	36	42	70	27	31
d. Salary continuation or long-term disability	41	29	28	16	24	27	64	88	26	9	18	23	31	37	15	34	53	77	23	43	61	41	51
e. Dental insurance premiums	67	78	64	15	54	58	118	167	25	55	95	67	90	112	113	53	57	76	50	49	55	46	50
f. Discounts on goods and services purchased from company by employees	25	11	33	39	3	36	4	22	15	***	***	4	3	3	10	16	40	35	160	32	9	34	22
g. Employee meals furnished by company	30	10	3	***	11	4	24	64	6	***	6	5	14	10	8	8	52	27	30	73	116	38	15
h. Miscellaneous payments (vision care, prescription drugs, separation or termination pay, moving expenses, etc.)	30	28	28	5	13	12	19	39	43	79	52	14	43	30	19	19	32	58	18	17	47	23	17
3. Paid rest periods, lunch periods, wash-up time, travel time, clothes-change time, get-ready time, etc.	596	619	685	406	566	533	836	897	638	583	570	612	550	738	611	574	573	776	402	536	554	508	462
4. Payments for time not worked	1,779	1,764	1,563	916	1,514	1,872	2,089	3,080	1,688	1,609	1,863	1,620	1,889	1,865	2,195	1,543	1,789	2,690	926	1,512	1,672	1,473	1,652
a. Paid vacations and payments in lieu of vacation	882	916	825	476	844	1,028	1,040	1,586	931	914	1,046	849	957	906	1,089	733	846	1,261	467	697	773	711	796
b. Payments for holidays not worked	597	639	516	357	538	563	697	897	591	549	637	645	732	683	828	579	544	786	322	490	573	395	498
c. Paid sick leave	239	161	197	56	93	235	276	511	127	107	130	90	149	219	214	180	324	486	126	257	272	310	308
d. Payments for State or National Guard duty; jury, witness, and voting pay allowances; payments for time lost due to death in family or other personal reasons, etc.	61	48	25	27	39	46	76	86	39	39	50	36	51	57	64	51	75	157	11	68	54	57	50
5. Other items	383	377	328	210	409	593	680	1,222	256	197	261	315	374	395	208	411	392	313	399	680	508	87	425
a. Profit-sharing payments	192	204	141	126	189	449	340	375	153	74	161	153	234	226	60	242	179	6	329	384	222	15	243
b. Contributions to employee thrift plans	64	49	29	25	38	31	184	750	1	22	28	31	25	17	76	19	80	179	17	106	106	3	38
c. Christmas or other special bonuses, service awards, suggestion awards, etc.	61	78	127	46	98	90	87	7	76	22	44	100	70	103	11	82	43	27	41	77	62	12	47
d. Employee education expenditures (tuition refunds, etc.)	40	21	14	3	70	14	18	20	3	3	9	11	20	27	24	53	61	32	9	97	70	50	80
e. Special wage payments ordered by courts, payments to union stewards, etc.	26	25	17	10	14	9	51	70	23	76	19	20	25	22	37	15	29	69	3	16	48	7	17

*Includes research, engineering, education, government agencies, construction, etc.
**Figure is considerably less than legal rate, because most reporting companies had only a small proportion of employees covered by tax.
***Less than 50¢.

6. REGIONAL VARIATIONS

Benefit payments by region for the various industry groups are shown in Table 9. The regions are based upon United States Bureau of the Census divisions. States constituting each region are listed in a footnote following the table. If fewer than three companies reported, no figure is shown.

For all industries, payments averaged 39.2 percent of payroll in the East North Central region, followed by a 38.2 percent in the Northeast region.

The Western region averaged 35.6 percent, and the Southeastern region averaged 35.1 percent.

TABLE 9. Employee Benefits as Percent of Payroll, by Region and Industry Groups, 1981

Industry group	Total, all regions*	Northeast*	East North Central*	Southeast*	West*
Total, all industries	37.3	38.2	39.2	35.1	35.6
Total, all manufacturing	38.2	39.4	40.6	34.2	35.9
Manufacture of:					
Food, beverages, and tobacco	37.5	38.4	42.1	34.3	37.1
Textile products and apparel	31.1	32.3	31.9	29.1	34.1
Pulp, paper, lumber, and furniture	36.2	36.1	39.4	30.2	40.2
Printing and publishing	36.8	40.9	38.9	31.7	36.8
Chemicals and allied products	43.4	45.4	48.1	40.0	35.7
Petroleum industry	44.6	**	**	42.7	47.3
Rubber, leather, and plastic products	37.1	35.4	40.3	**	**
Stone, clay, and glass products	38.0	39.3	40.2	33.9	37.9
Primary metal industries	43.3	42.8	45.0	39.8	45.7
Fabricated metal products (excluding machinery and transportation equipment)	37.9	40.7	39.6	35.0	30.5
Machinery (excluding electrical)	38.5	38.9	39.6	32.9	36.3
Electrical machinery, equipment, and supplies	37.6	40.8	39.8	26.9	33.5
Transportation equipment	38.8	35.1	44.0	37.6	35.0
Instruments and miscellaneous manufacturing industries	35.1	38.1	36.5	**	30.9
Total, all nonmanufacturing	36.3	36.9	36.8	35.8	35.5
Public utilities (electric, gas, water, telephone, etc.)	41.9	44.2	41.7	40.7	41.3
Trade (wholesale and retail)	30.6	27.9	35.5	28.9	29.1
Banks, finance companies, and trust companies	38.6	39.4	38.8	39.4	35.8
Insurance companies	38.5	40.7	39.4	35.2	37.3
Hospitals	31.0	31.7	33.3	28.5	29.6
Miscellaneous nonmanufacturing industries***	32.9	32.8	30.1	34.0	33.8
Number of companies	994	278	272	210	234

States in each region are:

NORTHEAST: Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, and Vermont.

EAST NORTH CENTRAL: Illinois, Indiana, Michigan, Ohio, and Wisconsin.

SOUTHEAST: Alabama, Arkansas, Delaware, District of Columbia, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, and West Virginia.

WEST: Alaska, Arizona, California, Colorado, Hawaii, Idaho, Iowa, Kansas, Minnesota, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Utah, Washington, and Wyoming.

**Fewer than three companies reporting.*

***Includes research, engineering, education, government agencies, construction, etc.*

7. SIZE OF COMPANY VARIATIONS

Larger firms tended to pay higher benefits than smaller firms, as shown in Table 10.

Companies with 5,000 or more employees paid 40.1 percent for benefits, firms with 2,500 to 4,999 employees averaged 38.2 percent, and those employing 1,000 to 2,499 paid 38 percent. Companies with 500 to 999 employees, averaged 36.8 percent, and those with under 500 employees, each averaged 36 percent.

TABLE 10. Employee Benefits as Percent of Payroll, by Size of Company and Industry Groups, 1981

Industry group	Total all companies	Number of employees				
		Under 500	500-999	1,000-2,499	2,500-4,999	5,000 and over
Total, all industries	37.3	36.0	36.8	38.0	38.2	40.1
Total, all manufacturing	38.2	36.7	37.3	40.3	40.4	41.7
Manufacture of:						
Food, beverages, and tobacco	37.5	34.3	*	47.7	*	40.0
Textile products and apparel	31.1	32.3	30.9	29.1	*	28.1
Pulp, paper, lumber, and furniture	36.2	33.6	33.3	46.8	35.8	40.2
Printing and publishing	36.8	37.0	32.6	38.4	*	*
Chemicals and allied products	43.4	39.7	41.0	45.0	*	47.4
Petroleum industry	44.6	*	*	*	*	44.9
Rubber, leather, and plastic products	37.1	34.9	*	*	*	*
Stone, clay, and glass products	38.0	38.9	34.5	*	*	*
Primary metal industries	43.3	40.4	48.0	*	48.4	47.1
Fabricated metal products (excluding machinery and transportation equipment)	37.9	38.0	35.3	39.7	41.7	*
Machinery (excluding electrical)	38.5	37.2	37.9	42.2	35.6	42.9
Electrical machinery, equipment, and supplies	37.6	36.7	35.5	38.4	41.0	38.9
Transportation equipment	38.8	35.4	43.2	42.5	36.9	40.0
Instruments and miscellaneous manufacturing industries	35.1	34.7	31.1	38.1	*	*
Total, all nonmanufacturing	36.3	34.7	36.3	36.4	37.3	38.4
Public utilities (electric, gas, water, telephone, etc.)	41.9	40.0	44.3	42.0	40.6	43.6
Trade (wholesale and retail)	30.6	29.8	28.4	31.9	32.4	31.7
Banks, finance companies, and trust companies	38.6	39.5	39.0	36.6	36.9	40.8
Insurance companies	38.5	36.9	37.3	40.5	40.4	38.1
Hospitals	31.0	30.0	32.0	30.6	32.0	*
Miscellaneous nonmanufacturing industries**	32.9	33.4	31.4	32.2	33.5	30.9
Number of companies	994	410	168	187	108	121

Fewer than three companies reporting.

***Includes research, engineering, education, government agencies, construction, etc.*

8. PENSION AND INSURANCE COSTS

Due to the wide interest in private pension and insurance programs, tabulations are included showing distributions of amounts paid by individual companies for these programs, and also average employee payroll deductions for pensions and insurance. Employer payments are net amounts after deducting any dividends or credits returned to the employer by the insurer.

As shown in Table 11, 123 firms, or 12 percent of those surveyed, reported no payments for private pensions, while 30 companies paid amounts for pensions equalling 14 percent or more of payroll. Pension payments for all companies surveyed averaged 5.2 percent of payroll (the figure shown

TABLE 11. Pension* Payments, by Industry Groups, 1981

Industry group	Total companies in survey	Number of companies paying specified percent of payroll for pensions									Pension payments as percent of payroll				Average pension payments as percent of payroll for companies having pensions
		0%	0.1-1.9%	2.0-3.9%	4.0-5.9%	6.0-7.9%	8.0-9.9%	10.0-11.9%	12.0-13.9%	14.0% and over	Total	Premiums under insurance and annuity contracts	Payments to uninsured trusteed pension plans	Payments under unfunded pension plans	
Total, all industries	994	123	101	198	197	158	89	64	34	30	5.2	3.2	1.8	0.2	5.9
Total, all manufacturing	519	77	66	119	96	85	30	23	10	13	4.5	2.8	1.6	0.1	5.3
Manufacture of:															
Food, beverages, and tobacco	27	4	. . .	10	2	5	3	2	1	. . .	5.0	3.7	1.0	0.3	5.8
Textile products and apparel	29	8	7	9	2	2	1	. . .	. . .	. . .	2.3	1.0	1.2	0.1	3.1
Pulp, paper, lumber, and furniture	33	8	6	7	1	8	2	. . .	1	. . .	3.5	2.3	1.0	0.2	4.6
Printing and publishing	24	1	2	3	7	7	3	1	. . .	. . .	5.4	3.6	1.7	0.1	5.6
Chemicals and allied products	31	1	3	1	10	8	3	4	. . .	1	6.5	3.6	2.8	0.1	6.7
Petroleum industry	12	1	. . .	1	1	4	. . .	2	. . .	3	9.4	3.8	5.4	0.2	10.2
Rubber, leather, and plastic products	18	3	3	5	4	2	1	. . .	. . .	. . .	3.4	1.8	1.6	**	4.0
Stone, clay, and glass products	15	1	1	5	2	6	. . .	. . .	. . .	. . .	4.3	1.7	2.6	**	4.6
Primary metal industries	40	4	6	9	7	4	3	2	2	3	5.7	3.6	2.0	0.1	6.3
Fabricated metal products (excluding machinery and transportation equipment)	73	10	8	21	15	10	2	3	1	3	4.4	2.8	1.5	0.1	5.1
Machinery (excluding electrical)	95	12	12	17	21	19	6	5	2	1	4.7	3.2	1.3	0.2	5.4
Electrical machinery, equipment, and supplies	58	14	9	14	8	6	1	1	3	2	3.9	2.2	1.6	0.1	5.1
Transportation equipment	32	3	3	10	7	2	4	3	. . .	. . .	4.7	2.9	1.5	0.3	5.2
Instruments and miscellaneous manufacturing industries	32	7	6	7	9	2	1	. . .	. . .	. . .	2.8	1.6	1.1	0.1	3.6
Total, all nonmanufacturing	475	46	35	79	101	73	59	41	24	17	6.0	3.8	2.0	0.2	6.7
Public utilities (electric, gas, water, telephone, etc.)	114	2	. . .	5	10	29	22	22	15	9	9.4	5.3	3.8	0.3	9.6
Trade (wholesale and retail)	35	14	8	3	7	. . .	2	1	. . .	. . .	2.2	1.6	0.5	0.1	3.6
Banks, finance companies, and trust companies	69	3	2	10	24	15	9	3	1	2	6.0	3.1	2.6	0.3	6.2
Insurance companies	76	3	3	10	22	12	11	8	4	3	6.7	4.9	1.7	0.1	7.0
Hospitals	95	3	14	42	24	8	2	1	1	. . .	3.7	2.5	1.1	0.1	3.8
Miscellaneous nonmanufacturing industries***	86	21	8	9	14	9	13	6	3	3	5.0	3.8	1.1	0.1	6.6

*Includes net pension-plan premiums and pension payments not covered by insurance-type plan.

**Less than 0.05%.

***Includes research, engineering, education, government agencies, construction, etc.

in Tables 4 and 6), but if companies reporting no pension payments are omitted, the average becomes 5.9 percent of payroll.

The average pension payment of 5.2 percent included 3.2 percent for premiums under insurance or annuity contracts, 1.8 percent for payments to uninsured trusteed pension plans, and 0.2 percent for payments under unfunded pension plans.

Among the manufacturing industries 15 percent of the firms reported no pension payments, while among the nonmanufacturing firms 10 percent reported no pension payments. Nine percent of the manufacturing firms paid 10 percent or more of payroll for pensions, while 17 percent of the nonmanufacturing firms paid 10 percent or more.

The distribution of insurance payments by industry groups is shown in Table 12. Payments for insurance were reported by all but five of the firms. The most frequent amount paid for insurance was 4.0 to 5.9 percent of payroll. Thirty-one firms reported insurance payments amounting to 12 percent or more of payroll.

Insurance payments averaged 6 percent of payroll, including 0.6 percent for life insurance, 4.7 percent for health insurance, and 0.7 percent not separated between life and health, as shown in Table 13. Eighty-four percent of the companies reported payments for life insurance, 89 percent reported payments for health insurance, and 10 percent reported combined payments for life and health insurance.

Employee payroll deductions for private pension programs were reported by 15 percent of the companies, including 12 percent of those in manufacturing and 17 percent of the nonmanufacturing firms, as shown in Table 14. Deductions were reported by 33 percent of the petroleum industry firms, but by only six percent of the transportation equipment firms.

While deductions for pensions averaged 0.2 percent of payroll for all companies in the survey (as shown in Table 17), they averaged 1.6 percent of payroll for those companies having deductions.

Payroll deductions for insurance were reported by 69 percent of the companies, including 57 percent of the manufacturing firms and 82 percent of the nonmanufacturing firms. Deductions were reported by 92 percent of the pe-

TABLE 12. Insurance* Payments, by Industry Groups, 1981

Industry group	Total companies in survey	Number of companies paying specified percent of payroll for insurance									Average insurance payments as percent of payroll	
		0%	0.1-1.9%	2.0-3.9%	4.0-5.9%	6.0-7.9%	8.0-9.9%	10.0-11.9%	12.0-13.9%	14.0% and over	All companies	Companies having insurance
Total, all industries	994	5	29	181	325	250	121	52	25	6	6.0	6.1
Total, all manufacturing	519	3	10	49	143	150	90	46	23	5	6.9	7.0
Manufacture of:												
Food, beverages, and tobacco	27	...	1	4	12	7	2	1	...	...	5.7	5.7
Textile products and apparel	29	...	3	8	9	3	4	...	2	...	5.4	5.4
Pulp, paper, lumber, and furniture	33	...	...	4	10	15	1	2	1	...	6.3	6.3
Printing and publishing	24	...	1	2	16	5	...	...	...	...	5.0	5.0
Chemicals and allied products	31	...	...	1	9	13	6	1	1	...	6.8	6.8
Petroleum industry	12	...	...	1	6	4	1	...	...	...	5.8	5.8
Rubber, leather, and plastic products	18	...	...	3	5	3	6	1	...	...	6.6	6.6
Stone, clay, and glass products	15	...	...	1	3	4	3	3	...	1	7.6	7.6
Primary metal industries	40	...	1	3	4	8	11	7	4	2	8.6	8.6
Fabricated metal products (excluding machinery and transportation equipment)	73	1	2	5	17	18	14	11	5	...	7.3	7.4
Machinery (excluding electrical)	95	...	...	5	24	29	23	8	6	...	7.5	7.5
Electrical machinery, equipment, and supplies	58	2	1	6	13	21	8	5	2	...	6.7	6.9
Transportation equipment	32	...	1	...	6	11	7	4	1	2	8.0	8.0
Instruments and miscellaneous manufacturing industries	32	...	...	6	9	9	4	3	1	...	6.6	6.6
Total, all nonmanufacturing	475	2	19	132	182	100	31	6	2	1	5.1	5.1
Public utilities (electric, gas, water, telephone, etc.)	114	1	1	16	46	39	10	1	...	...	5.7	5.8
Trade (wholesale and retail)	35	...	3	14	10	6	2	...	...	...	4.4	4.4
Banks, finance companies, and trust companies	69	...	2	15	32	16	2	2	...	...	5.2	5.2
Insurance companies	76	...	2	22	23	20	8	...	1	...	5.3	5.3
Hospitals	95	...	5	35	44	8	3	...	...	...	4.4	4.4
Miscellaneous nonmanufacturing industries**	86	1	6	30	27	11	6	3	1	1	4.8	4.9

Includes net premiums paid for life, hospital, surgical, medical, and major medical insurance, plus death, surgical, and medical care payments not insured. Does not include sick leave pay.

**Includes research, engineering, education, government agencies, construction, etc.*

troleum industry companies, but by only 31 percent of the transportation equipment firms. Insurance deductions averaged 0.9 percent of payroll for all firms in the survey, but were 1.3 percent for those firms having deductions.

TABLE 13. Insurance Payments, by Type of Insurance, 1981

Industry group	Average insurance payments as percent of payroll, all companies				Percent of companies reporting insurance payments			Average for companies reporting specific type of insurance payments		
	Total	Life	Health	L&H*	Life	Health	L&H*	Life	Health	L&H*
Total, all industries	6.0	0.6	4.7	0.7	84	89	10	0.7	5.3	7.3
Total, all manufacturing	6.9	0.5	5.3	1.1	80	86	13	0.6	6.2	8.1
Manufacture of:										
Food, beverages, and tobacco	5.7	0.2	4.0	1.5	56	74	26	0.4	5.4	5.8
Textile products and apparel	5.4	0.4	4.7	0.3	90	93	7	0.5	5.1	4.2
Pulp, paper, lumber, and furniture	6.3	0.4	4.7	1.2	82	85	15	0.5	5.5	8.0
Printing and publishing	5.0	0.5	3.9	0.6	92	92	8	0.5	4.3	6.9
Chemicals and allied products	6.8	0.6	5.9	0.3	90	94	6	0.7	6.3	4.8
Petroleum industry	5.8	0.8	5.0	0	100	100	0	0.8	5.0	**
Rubber, leather, and plastic products	6.6	0.4	4.9	1.3	78	83	17	0.5	5.8	7.6
Stone, clay, and glass products	7.6	0.6	5.9	1.1	80	87	13	0.7	6.8	8.1
Primary metal industries	8.6	0.5	6.6	1.5	80	85	15	0.6	7.8	10.3
Fabricated metal products (excluding machinery and transportation equipment)	7.3	0.4	5.2	1.7	70	78	21	0.6	6.6	8.5
Machinery (excluding electrical)	7.5	0.6	5.4	1.5	77	83	17	0.7	6.5	8.7
Electrical machinery, equipment, and supplies	6.7	0.6	5.9	0.2	86	93	3	0.7	6.3	6.6
Transportation equipment	8.0	0.6	6.0	1.4	78	87	13	0.7	7.0	11.1
Instruments and miscellaneous manufacturing industries	6.6	0.7	5.4	0.5	91	94	6	0.7	5.7	8.5
Total, all nonmanufacturing	5.1	0.6	4.1	0.4	89	93	7	0.7	4.4	5.4
Public utilities (electric, gas, water, telephone, etc.)	5.7	0.8	4.7	0.2	92	96	4	0.9	4.9	6.0
Trade (wholesale and retail)	4.4	0.4	3.3	0.7	83	83	14	0.5	4.0	4.9
Banks, finance companies, and trust companies	5.2	0.7	4.1	0.4	88	91	9	0.8	4.5	4.4
Insurance companies	5.3	0.9	4.1	0.3	93	93	7	0.9	4.4	5.2
Hospitals	4.4	0.3	4.0	0.1	95	99	1	0.3	4.1	5.9
Miscellaneous nonmanufacturing industries***	4.8	0.5	3.6	0.7	77	87	12	0.7	4.2	6.2

Companies reporting one payment for both life and health insurance (items C-4 through C-7 of questionnaire).

**No companies reported this type of payment.*

***Includes research, engineering, education, government agencies, construction, etc.*

TABLE 14. Employee Payroll Deductions for Pensions and Insurance, 1981

Industry group	Pensions			Insurance		
	Percent of companies reporting deductions	Average deductions as percent of payroll		Percent of companies reporting deductions	Average deductions as percent of payroll	
		Total, all companies	Companies having deductions		Total, all companies	Companies having deductions
Total, all industries	15	0.2	1.6	69	0.9	1.3
Total, all manufacturing	12	0.1	1.1	57	0.7	1.3
Manufacture of:						
Food, beverages, and tobacco	11	0.2	1.6	56	0.7	1.2
Textile products and apparel	7	0.1	1.0	83	1.2	1.5
Pulp, paper, lumber, and furniture	15	0.1	0.4	73	1.0	1.3
Printing and publishing	21	0.3	1.3	79	1.0	1.3
Chemicals and allied products	13	0.1	0.7	73	0.7	0.9
Petroleum industry	33	0.3	0.9	92	1.0	1.1
Rubber, leather, and plastic products	11	0.2	1.9	50	0.5	1.1
Stone, clay, and glass products	7	0.3	3.9	67	0.6	0.9
Primary metal industries	8	0.1	1.6	33	0.2	0.8
Fabricated metal products (excluding machinery and transportation equipment)	3	0.1	1.9	40	0.4	0.9
Machinery (excluding electrical)	13	0.1	0.8	47	1.1	2.4
Electrical machinery, equipment, and supplies	25	0.3	1.3	74	0.8	1.1
Transportation equipment	6	*	0.4	31	0.2	0.5
Instruments and miscellaneous manufacturing industries	6	0.1	1.6	74	0.7	1.0
Total, all nonmanufacturing	17	0.4	2.1	82	1.0	1.3
Public utilities (electric, gas, water, telephone, etc.)	15	0.3	2.1	79	1.0	1.3
Trade (wholesale and retail)	18	0.3	1.9	74	1.0	1.3
Banks, finance companies, and trust companies	7	0.1	1.6	87	1.1	1.3
Insurance companies	13	0.2	1.4	91	1.5	1.6
Hospitals	20	0.3	1.3	87	0.8	0.9
Miscellaneous nonmanufacturing industries**	30	0.9	3.1	70	0.8	1.2

*Less than 0.05%.

**Includes research, engineering, education, government agencies, construction, etc.

9. PERCENT OF COMPANIES PAYING EMPLOYEE BENEFITS

Payments for Old-Age, Survivors, Disability, and Health Insurance (FICA taxes) were reported by 99 percent of the companies surveyed, and 97 percent of the companies reported payments for Unemployment Compensation (Table 15). Ninety-seven percent reported payments for vacations, and 97 percent also reported payments for holidays.

Paid sick leave was reported by 83 percent of the companies, including 69 percent of those in manufacturing and 97 percent of the nonmanufacturing firms. Profit-sharing payments were reported by 21 percent of the firms, including 56 percent of the wholesale and retail trade firms, and 38 percent of the banks, finance and trust companies, but by only 1 percent of the hospitals.

Average costs of benefit payments for companies reporting such payments are shown in Table 16. Payments for dental insurance, profit-sharing, contributions to employee thrift plans, and other benefits paid by a relatively small percentage of companies differ significantly in this table from the all-company averages shown in Table 6.

TABLE 15. Percent of Companies Paying Employee Benefits, 1981

Type of benefit	Total, all industries	Manufacturing industries															Nonmanufacturing industries						
		Total, all manufacturing	Food, beverages, and tobacco	Textile products and apparel	Pulp, paper, lumber, and furniture	Printing and publishing	Chemicals and allied products	Petroleum industry	Rubber, leather, and plastic products	Stone, clay, and glass products	Primary metal industries	Fabricated metal products (excluding mach. and trans. equipment)	Machinery (excluding electrical)	Electrical machinery, equipment, and supplies	Transportation equipment	Instruments and miscellaneous manufacturing industries	Total, all nonmanufacturing	Public utilities (electric, gas, water, telephone, etc.)	Trade (wholesale and retail)	Banks, finance companies, and trust companies	Insurance companies	Hospitals	Miscellaneous nonmanufacturing industries*
1. Legally required payments (employer's share only):																							
a. Old-Age, Survivors, Disability, and Health Insurance (FICA taxes)	99	100	[illegible]	100	100	100	100	100	100	100	100	100	100	100	100	100	99	99	100	100	100	97	96
b. Unemployment Compensation	97	100	100	100	100	100	100	100	100	100	100	100	98	100	100	100	94	96	100	99	100	94	98
c. Workers' compensation (including estimated cost of self-insured)	97	97	96	100	97	92	100	100	100	100	100	96	96	96	100	100	98	100	94	93	95	96	95
d. Railroad Retirement Tax, Railroad Unemployment and Cash Sickness Insurance, state sickness benefits insurance, etc.	10	10	7	3	15	17	7	25	22	7	8	4	12	11	3	13	11	11	24	12	11	9	7
2. Pension, insurance, and other agreed-upon payments (employer's share only):																							
a. Pension plan premiums and pension payments not covered by insurance-type plan (net)	88	85	85	72	76	96	97	92	83	93	90	86	87	76	91	78	90	98	60	96	96	97	76
b. Life insurance premiums, death benefits; hospital, surgical, medical, and major medical insurance premiums, etc. (net)	99	99	100	100	100	100	100	100	100	100	100	99	100	97	100	100	100	99	100	100	100	100	99
c. Short-term disability	41	51	44	52	70	29	43	50	39	60	68	53	51	53	44	48	30	22	47	28	42	28	25
d. Salary continuation or long-term disability	45	33	44	24	27	42	50	67	22	13	25	23	34	37	22	52	59	58	35	68	72	57	51
e. Dental insurance premiums	51	52	48	17	48	46	80	100	22	40	58	44	55	68	53	52	50	57	50	48	49	50	42
f. Discounts on goods and services purchased from company by employees	18	11	22	31	9	33	10	25	17	0	0	7	2	11	9	13	26	25	53	20	25	40	6
g. Employee meals furnished by company	22	12	11	3	15	8	27	50	6	0	13	8	11	14	13	13	32	33	32	45	51	23	13
h. Miscellaneous payments (vision care, prescription drugs, separation or termination pay, moving expenses, etc.)	29	26	26	24	21	25	27	8	28	47	48	16	31	25	16	23	33	45	24	23	36	34	23
3. Paid rest periods, lunch periods, wash-up time, travel time, clothes-change time, get-ready time, etc.	79	81	89	62	82	67	87	67	78	73	78	88	79	89	84	87	77	86	71	87	82	74	58
4. Payments for time not worked:																							
a. Paid vacations and payments in lieu of vacation	97	98	96	100	97	96	93	100	94	93	100	97	100	98	100	94	97	100	88	99	100	98	92
b. Payments for holidays not worked	97	98	96	100	97	100	93	100	89	93	100	97	100	96	100	97	95	99	85	96	100	97	88
c. Paid sick leave	83	69	74	59	61	88	87	100	67	47	60	52	65	84	78	84	97	100	97	100	96	99	92
d. Payments for State or National Guard duty; jury, witness, and voting pay allowances; payments for time lost due to death in family or other personal reasons, etc.	75	77	37	72	76	79	90	100	67	87	78	75	81	81	81	84	73	94	47	77	76	66	57
5. Other items:																							
a. Profit-sharing payments	21	22	15	34	15	38	23	17	17	20	13	19	23	26	6	39	19	2	56	38	29	1	23
b. Contributions to employee thrift plans	23	20	15	17	21	21	47	75	6	13	18	12	15	14	44	16	27	41	12	39	41	4	18
c. Christmas or other special bonuses, service awards, suggestion awards, etc.	46	48	37	52	45	38	57	25	39	40	45	58	45	63	34	58	43	40	38	41	68	38	31
d. Employee education expenditures (tuition refunds, etc.)	52	37	26	17	21	33	57	50	11	20	18	29	36	60	50	71	69	55	21	93	87	80	57
e. Special wage payments ordered by courts, payments to union stewards, etc.	30	32	15	24	12	13	40	42	39	7	25	41	30	42	50	39	29	50	9	20	39	19	15

*Includes research, engineering, education, government agencies, construction, etc.

TABLE 16. Average Benefit Costs as Percent of Payroll for Companies Paying Employee Benefits, 1981

Type of benefit	Total, all industries	Manufacturing industries															Nonmanufacturing industries						
		Total, all manufacturing	Food, beverages, and tobacco	Textile products and apparel	Pulp, paper, lumber, and furniture	Printing and publishing	Chemicals and allied products	Petroleum industry	Rubber, leather, and plastic products	Stone, clay, and glass products	Primary metal industries	Fabricated metal products (excluding mach. and trans. equipment)	Machinery (excluding electrical)	Electrical machinery, equipment, and supplies	Transportation equipment	Instruments and miscellaneous manufacturing industries	Total, all nonmanufacturing	Public utilities (electric, gas, water, telephone, etc.)	Trade (wholesale and retail)	Banks, finance companies, and trust companies	Insurance companies	Hospitals	Miscellaneous nonmanufacturing industries*
1. Legally required payments (employer's share only):																							
a. Old-Age, Survivors, Disability, and Health Insurance (FICA taxes)	6.4	6.4	6.5	6.5	6.5	6.4	6.4	6.1	6.4	6.5	6.5	6.4	6.4	6.4	6.4	6.4	6.2	6.3	6.3	6.3	6.2	6.3	6.1
b. Unemployment Compensation	1.3	1.5	1.5	2.0	1.4	1.4	1.1	0.6	1.9	1.4	1.7	1.6	1.5	1.7	1.2	2.0	1.0	0.7	1.5	1.4	1.1	0.3	1.2
c. Workers' compensation (including estimated cost of self-insured)	1.5	2.1	2.4	1.4	2.7	1.2	1.7	1.2	3.0	2.7	3.8	2.4	2.2	1.4	1.9	1.3	0.8	0.9	1.5	0.3	0.3	0.9	1.0
d. Railroad Retirement Tax, Railroad Unemployment and Cash Sickness insurance, state sickness benefits insurance, etc.	0.5	0.5	0.3	0.1	0.5	0.5	0.4	0.1	0.4	0.1	0.7	0.5	0.8	0.5	1.3	0.7	0.3	0.3	0.4	0.4	0.1	0.6	0.2
2. Pension, insurance, and other agreed-upon payments (employer's share only):																							
a. Pension plan premiums and pension payments not covered by insurance-type plan (net)	5.9	5.3	5.8	3.1	4.6	5.6	6.7	10.2	4.0	4.6	6.3	5.1	5.4	5.1	5.2	3.6	6.7	9.6	3.6	6.2	7.0	3.8	6.6
b. Life insurance premiums, death benefits; hospital, surgical, medical, and major medical insurance premiums, etc. (net)	6.1	7.0	5.7	5.4	6.3	5.0	6.8	5.8	6.6	7.6	8.6	7.4	7.5	6.9	8.0	6.6	5.1	5.8	4.4	5.2	5.3	4.4	4.9
c. Short-term disability	0.9	0.9	1.2	0.7	0.8	1.3	1.1	0.9	0.7	0.9	1.0	0.9	0.8	0.8	1.1	1.1	0.8	1.1	0.5	1.0	1.0	0.7	0.7
d. Salary continuation or long-term disability	0.5	0.5	0.4	0.6	0.5	0.3	0.7	0.5	0.7	0.4	0.4	0.6	0.5	0.5	0.3	0.4	0.5	0.6	0.5	0.4	0.5	0.5	0.7
e. Dental insurance premiums	0.7	0.8	0.8	0.7	0.7	0.7	0.8	0.6	0.7	0.8	0.9	0.9	0.9	0.9	1.1	0.6	0.6	0.6	0.7	0.7	0.7	0.6	0.7
f. Discounts on goods and services purchased from company by employees	0.8	0.6	0.9	1.0	0.2	0.6	0.2	0.3	0.5	**	**	0.4	0.9	0.1	0.5	0.7	0.9	0.6	2.2	1.0	0.2	0.6	2.1
g. Employee meals furnished by company	0.8	0.4	0.1	0.1	0.4	0.3	0.5	0.5	0.6	**	0.3	0.4	0.7	0.4	0.3	0.4	0.9	0.4	0.7	1.1	1.4	1.1	0.6
h. Miscellaneous payments (vision care, prescription drugs, separation or termination pay, moving expenses, etc.)	0.6	0.6	0.6	0.2	0.4	0.3	0.4	1.9	0.9	1.0	0.6	0.5	0.7	0.6	0.6	0.5	0.6	0.6	0.5	0.5	0.8	0.5	0.4
3. Paid rest periods, lunch periods, wash-up time, travel time, clothes-change time, get-ready time, etc.	4.2	4.2	4.5	5.4	4.1	4.3	5.1	5.1	4.7	4.7	4.1	4.0	3.7	4.4	3.7	3.8	4.2	4.2	4.0	4.0	4.1	4.6	4.4
4. Payments for time not worked:																							
a. Paid vacations and payments in lieu of vacation	5.1	5.2	5.0	3.9	5.1	5.8	6.0	6.0	5.7	5.8	5.9	5.1	5.1	4.9	5.5	4.5	5.0	5.8	3.8	4.6	4.7	5.0	4.8
b. Payments for holidays not worked	3.5	3.6	3.2	3.0	3.3	3.1	4.0	3.4	3.8	3.5	3.6	3.9	3.9	3.8	4.2	3.5	3.3	3.7	2.7	3.3	3.5	2.8	3.1
c. Paid sick leave	1.6	1.3	1.6	0.8	0.9	1.5	1.7	1.9	1.1	1.3	1.2	1.0	1.2	1.4	1.4	1.2	1.9	2.3	0.9	1.7	1.7	2.1	1.8
d. Payments for State or National Guard duty; jury, witness, and voting pay allowances; payments for time lost due to death in family or other personal reasons, etc.	0.5	0.3	0.4	0.3	0.3	0.3	0.4	0.3	0.3	0.3	0.4	0.3	0.3	0.4	0.4	0.4	0.6	0.8	0.2	0.6	0.4	0.6	0.5
5. Other items:																							
a. Profit-sharing payments	5.1	5.1	5.5	3.1	7.4	6.4	7.9	8.4	5.2	2.2	7.0	4.7	5.4	4.6	5.0	3.6	5.4	1.4	4.2	6.6	4.7	9.8	5.8
b. Contributions to employee thrift plans	1.6	1.4	1.1	1.2	1.1	0.8	2.1	3.8	0.1	1.0	0.9	1.5	0.9	0.6	0.9	0.7	1.7	2.0	1.0	1.8	1.6	0.5	1.2
c. Christmas or other special bonuses, service awards, suggestion awards, etc	0.7	0.9	2.0	0.7	1.3	1.3	0.8	0.1	1.1	0.1	0.6	1.0	0.8	0.9	0.2	0.8	0.6	0.3	0.8	1.2	0.6	0.2	0.8
d. Employee education expenditures (tuition refunds, etc.)	0.4	0.3	0.3	0.2	2.0	0.2	0.2	0.2	0.2	0.1	0.3	0.2	0.3	0.2	0.2	0.4	0.5	0.3	0.2	0.7	0.5	0.4	0.8
e. Special wage payments ordered by courts, payments to union stewards, etc.	0.5	0.4	0.7	0.4	0.7	0.4	0.7	0.6	0.3	6.4	0.4	0.3	0.4	0.3	0.4	0.2	0.6	0.6	0.2	0.5	0.7	0.3	0.6

*Includes research, engineering, education, government agencies, construction, etc.

10. PAYROLL DEDUCTIONS FOR EMPLOYEE BENEFITS

Deductions from paychecks for employee benefits totaled 7.4 percent, as shown in Table 17. Deductions included 6.3 percent for Old-Age, Survivors, Disability, and Health Insurance (FICA taxes); 0.2 percent for pension plan premiums and contributions; and 0.9 percent for life, hospital, surgical, medical, and major medical insurance.

Total deductions averaged 64.1 cents per payroll hour, or $1,323 per year per employee.

Deductions were 7.9 percent for insurance companies, and 7.8 percent for textile products and apparel, and for printing and publishing, but only 6.7 percent for transportation equipment. As cents per payroll hour they ranged from 93.2 cents for the petroleum industry to 46.8 cents for textile products and apparel. As dollars per year per employee they varied from $1,975 for the petroleum industry to $949 for textile products and apparel.

TABLE 17. Payroll Deductions for Employee Benefits, 1980

Industry group	Deductions as percent of payroll					Total deductions as cents per payroll hour	Total deductions as dollars per year per employee
	Total deductions	Old-Age, Survivors, Disability, and Health Insurance (FICA taxes)	Railroad Retirement and state sickness benefits insurance taxes	Pension plan premiums or contributions	Life, hospital, surgical, medical, and major medical insurance		
Total, all industries	7.4	6.3	*	0.2	0.9	64.1	1,323
Total, all manufacturing	7.3	6.4	0.1	0.1	0.7	64.3	1,331
Manufacture of:							
Food, beverages, and tobacco	7.5	6.5	0.1	0.2	0.7	62.4	1,280
Textile products and apparel	7.8	6.5	*	0.1	1.2	46.8	949
Pulp, paper, lumber, and furniture	7.7	6.5	0.1	0.1	1.0	62.3	1,303
Printing and publishing	7.8	6.4	0.1	0.3	1.0	71.2	1,435
Chemicals and allied products	7.2	6.4	*	0.1	0.7	65.8	1,357
Petroleum industry	7.5	6.1	0.1	0.3	1.0	93.2	1,975
Rubber, leather, and plastic products	7.3	6.4	0.2	0.2	0.5	62.5	1,279
Stone, clay, and glass products	7.4	6.5	*	0.3	0.6	60.7	1,251
Primary metal industries	6.8	6.5	*	0.1	0.2	58.8	1,208
Fabricated metal products (excluding machinery and transportation equipment)	6.9	6.4	*	0.1	0.4	56.8	1,183
Machinery (excluding electrical)	7.6	6.4	*	0.1	1.1	68.7	1,440
Electrical machinery, equipment, and supplies	7.6	6.4	0.1	0.3	0.8	69.0	1,420
Transportation equipment	6.7	6.4	0.1	*	0.2	64.3	1,325
Instruments and miscellaneous manufacturing industries	7.3	6.4	0.1	0.1	0.7	61.0	1,260
Total, all nonmanufacturing	7.5	6.1	*	0.4	1.0	63.9	1,314
Public utilities (electric, gas, water, telephone, etc.)	7.5	6.2	*	0.3	1.0	77.2	1,621
Trade (wholesale and retail)	7.6	6.3	*	0.3	1.0	52.1	1,065
Banks, finance companies, and trust companies	7.5	6.3	*	0.1	1.1	57.0	1,154
Insurance companies	7.9	6.2	*	0.2	1.5	64.8	1,290
Hospitals	7.2	6.1	*	0.3	0.8	50.6	1,052
Miscellaneous nonmanufacturing industries**	7.6	5.9	*	0.9	0.8	67.2	1,378

Less than 0.05%.

***Includes research, engineering, education, government agencies, construction, etc.*

11. WAGE AND PAYROLL DATA

Hourly and annual earnings data, together with several payroll items sometimes considered employee benefits, are shown in Table 18.

Highest hourly earnings of $12.42 were reported by the petroleum industry, followed by public utilities paying $10.29. Lowest were textile products and apparel paying $5.97. On an annual basis, the highest paying was again the petroleum industry, with $26,332 per full-time employee, and lowest were textile products and apparel, paying $12,117.

The average payroll for all companies surveyed was composed of 94.8 percent payments for straight time, 2.8 percent premium pay for overtime, 0.6 percent holiday premium pay, 0.6 percent shift differential, 1 percent incentive or production bonus, and 0.2 percent for other payroll items.

If employees received regular pay for holidays, but did not work on these days, such payments are reported as employee benefits in other tables of this report (item 4-b of Tables 4, 6, 7, 8, etc.). If the employee worked on holidays and received $8 per hour for regular straight time worked, but $12 per hour for holiday work, for each hour of holiday work $8 would be reported in Table 18 as straight time and $4 as holiday premium pay.

Payroll data in Table 18 are shown as percent of payroll and cents per payroll hour, but can be converted to dollars per year per employee by using as multipliers the annual figures given in the last column of the table.

Employee benefits are numerous, and there are differences of opinion regarding just what constitutes the benefit package and how it should be computed. Should workers' compensation, suggestion awards, and similar items be included? Should shift differentials, overtime premium pay, etc., be included? Should the base be gross payroll or straight-time pay for time actually worked?

Three methods of computation are illustrated in Chart 2. In this study benefits are shown as 37.3 percent of payroll, with benefits averaging $6,627 per year per employee and total gross payroll of $17,786.

However, if the computation base is changed to "straight-time pay for time worked," or $14,480, the $6,627 in benefits average 45.8 percent.

If overtime and holiday premium pay, shift differentials, production bonus, and other miscellaneous payroll items are also considered benefits, the benefits total $7,558. Compared with the $14,480 of straight-time pay for time worked, the benefits are 52.2%.

TABLE 18. Wage Data, by Industry Groups, 1981

Industry group	Average hourly earnings as percent of payroll							Average hourly earnings as cents per hour							Total payroll dollars per year per full-time employee
	Total payroll	Straight-time pay	Overtime premium pay*	Holiday premium pay*	Shift differential	Earned incentive or production bonus	Other	Total payroll	Straight-time pay	Overtime premium pay*	Holiday premium pay*	Shift differential	Earned incentive or production bonus	Other	
Total, all industries	100.0	94.8	2.8	0.6	0.6	1.0	0.2	862	817	24	5	5	9	2	17,786
Total, all manufacturing	100.0	93.6	3.3	0.8	0.7	1.4	0.2	871	816	28	7	6	12	2	18,030
Manufacture of:															
Food, beverages, and tobacco	100.0	93.9	4.1	0.9	0.3	0.8	**	831	779	34	8	3	7	***	17,052
Textile products and apparel	100.0	94.3	3.4	0.6	0.4	1.1	0.2	597	564	20	3	3	6	1	12,117
Pulp paper, lumber, and furniture	100.0	93.5	3.5	1.4	0.4	1.1	0.1	812	760	28	11	3	9	1	16,982
Printing and publishing	100.0	95.2	2.3	0.4	0.7	1.2	0.2	911	867	21	3	7	11	2	18,346
Chemicals and allied products	100.0	92.0	4.1	0.8	1.1	1.3	0.7	912	840	37	7	10	12	6	18,791
Petroleum industry	100.0	92.6	4.9	1.1	1.0	0.3	0.1	1,242	1,150	60	14	13	4	1	26,332
Rubber, leather, and plastic products	100.0	94.5	3.5	0.5	0.6	0.7	0.2	851	806	29	4	5	6	1	17,431
Stone, clay, and glass products	100.0	94.0	2.5	1.1	0.4	1.7	0.3	819	769	21	9	3	14	3	16,878
Primary metal industries	100.0	92.5	2.8	1.0	0.6	2.8	0.3	860	795	24	9	5	24	3	17,668
Fabricated metal products (excluding machinery and transportation equipment)	100.0	94.6	2.8	0.8	0.6	1.1	0.1	826	782	23	6	5	9	1	17,219
Machinery (excluding electrical)	100.0	92.2	3.9	0.8	0.9	1.9	0.3	900	830	35	7	8	17	3	18,857
Electrical machinery, equipment, and supplies	100.0	94.7	2.4	0.7	0.7	1.3	0.2	907	858	22	7	7	11	2	18,685
Transportation equipment	100.0	93.6	3.7	0.8	0.9	0.8	0.2	965	904	36	7	9	7	2	19,892
Instruments and miscellaneous manufacturing industries	100.0	94.1	2.9	0.5	0.7	1.8	**	832	783	24	4	6	15	***	17,185
Total, all nonmanufacturing	100.0	96.0	2.4	0.4	0.4	0.6	0.2	851	816	20	4	4	5	2	17,505
Public utilities (electric, gas, water, telephone, etc.)	100.0	94.7	4.3	0.5	0.3	**	0.2	1,029	974	45	5	3	***	2	21,600
Trade (wholesale and retail)	100.0	94.7	2.4	1.0	0.1	1.5	0.3	685	649	17	7	***	10	2	14,015
Banks, finance companies, and trust companies	100.0	96.7	1.8	0.2	0.4	0.7	0.2	756	730	14	2	3	6	1	15,317
Insurance companies	100.0	97.4	1.2	0.2	0.1	0.9	0.2	823	802	10	2	1	7	1	16,381
Hospitals	100.0	96.0	1.8	0.6	1.2	0.1	0.3	704	677	13	4	8	***	2	14,627
Miscellaneous nonmanufacturing industries****	100.0	96.7	1.7	0.2	0.2	1.0	0.2	884	855	15	2	2	8	2	18,132

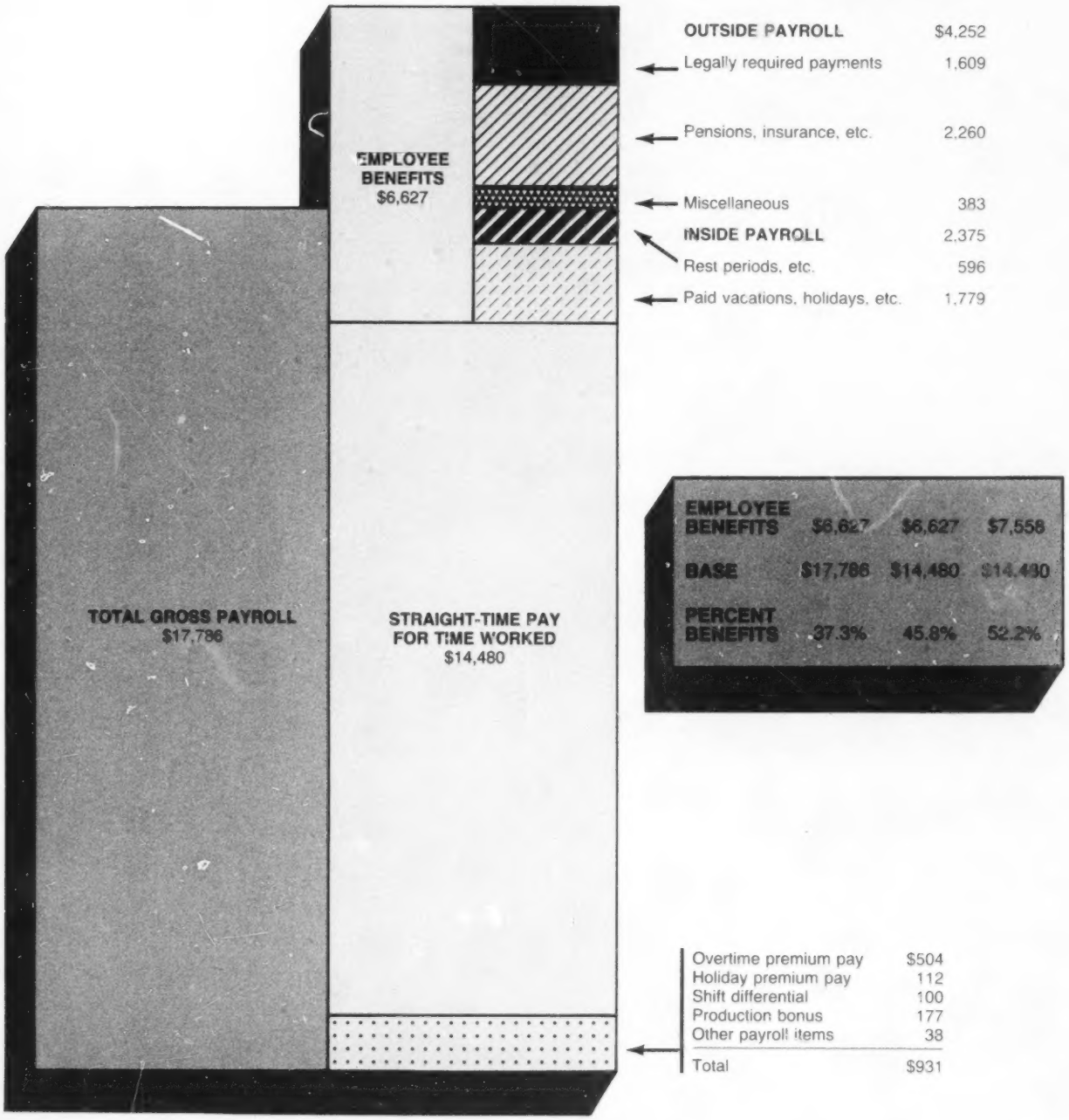
*Includes bonus or premium pay only. If employee receives $8.00 per hour for straight time and $12.00 for overtime, for each overtime hour worked, $8.00 would be shown as straight-time pay and $4.00 as overtime pay.

**Less than 0.05%.

***Less than 0.5¢.

****Includes research, engineering, education, government agencies, construction, etc.

CHART 2. Annual Employee Benefits and Earnings per Employee, 1981



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12. COMPARISON OF 1961-81 EMPLOYEE BENEFITS

Of the 994 companies reporting in the 1981 survey, 175 had submitted data in the Chamber's 1961 and later surveys. Thus, it was possible to trace the growth of employee benefits in an identical group of 175 companies.

These 175 firms reported benefit payments rising from 25.5 percent of payroll in 1961 to 32.1 percent in 1971 and 41.2 percent in 1981. This was an increase of 62 percent during the 20-year period (Table 19).

Due to rising wage rates, benefits as cents per payroll hour and as annual dollars per employee increased much more rapidly than on a percent of payroll basis. Employee benefits for this group of companies increased from 67.7 cents per payroll hour in 1961 to 389.8 cents in 1981, a rise of 476 percent.

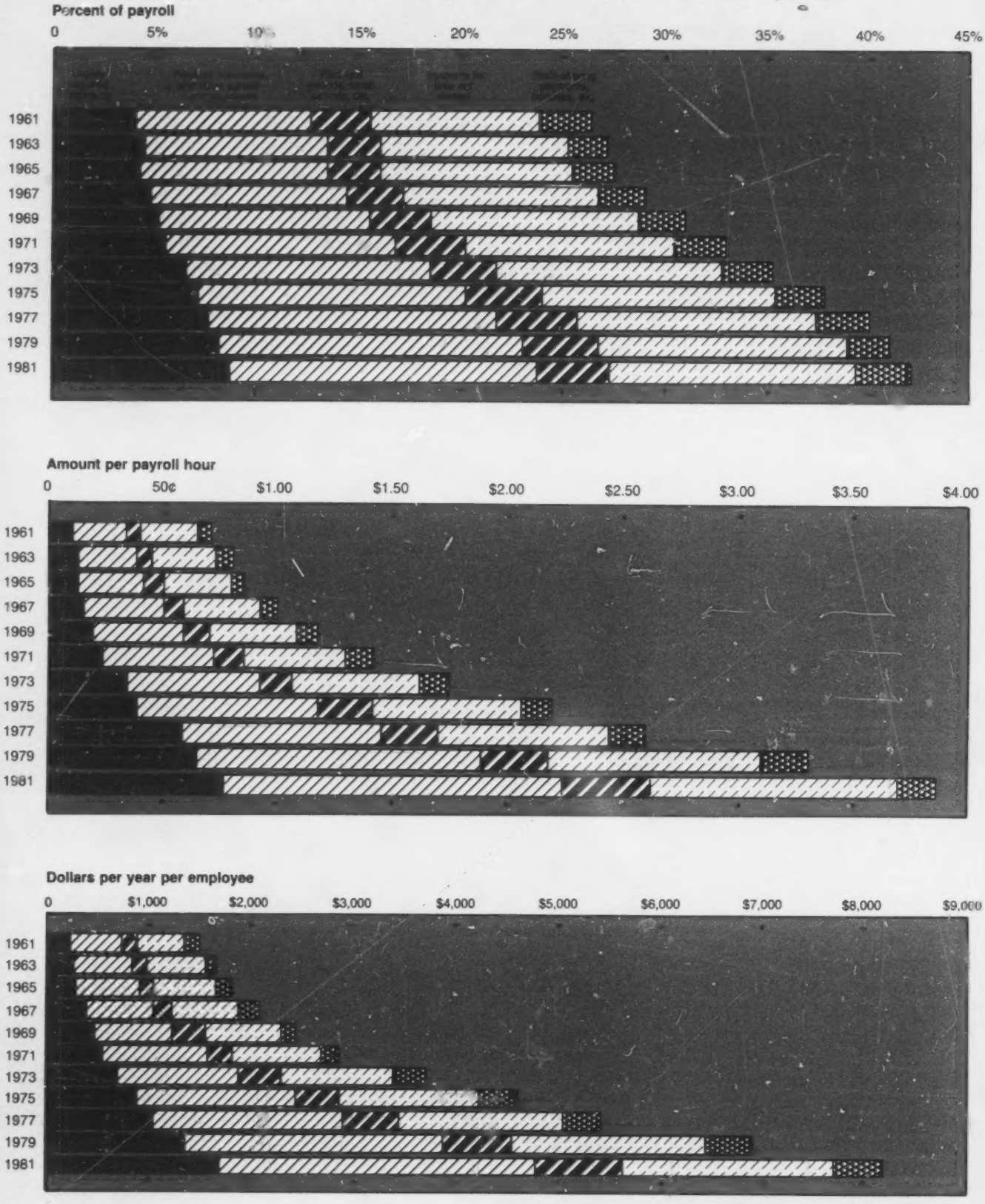
As dollars per year per employee, they increased from $1,401 in 1961 to $8,160 in 1981, an increase of 482 percent.

Average benefits for these 175 companies are somewhat higher than the 994 company averages shown in other tables of this report because many of the 175 companies are rather large and established their benefit programs earlier than the other companies.

TABLE 19. Comparison of 1961-81 Employee Benefits for 175 Companies

Item	1961	1963	1965	1967	1969	1971	1973	1975	1977	1979	1981
All industries (175 companies)											
1. As percent of payroll, total	25.5	26.3	26.5	28.3	30.1	32.1	34.1	36.6	38.9	40.7	41.2
a. Legally required payments (employer's share only)	4.0	4.4	4.2	4.9	5.2	5.5	6.5	6.9	7.5	8.1	8.3
b. Pension, insurance, and other agreed-upon payments (employer's share only)	8.5	8.7	8.9	9.3	10.1	11.2	11.8	13.0	14.2	14.9	15.1
c. Paid rest periods, lunch periods, etc.	2.5	2.5	2.6	2.9	3.0	3.2	3.2	3.6	3.6	3.8	3.8
d. Payments for time not worked	8.7	8.9	9.0	9.3	9.9	10.3	10.5	11.0	11.3	11.6	11.7
e. Profit-sharing payments, bonuses, etc.	1.8	1.8	1.8	1.9	1.9	1.9	2.1	2.1	2.3	2.3	2.3
2. As cents per payroll hour	67.7	76.8	83.2	97.5	114.6	137.7	169.1	214.9	255.0	323.5	389.8
3. As dollars per year per employee	1,401	1,587	1,726	2,017	2,384	2,849	3,518	4,452	5,267	6,776	8,160
All manufacturing (70 companies)											
1. As percent of payroll, total	24.3	24.9	25.6	27.6	29.5	32.0	34.3	37.2	39.5	41.4	42.0
a. Legally required payments (employer's share only)	4.5	4.9	4.7	5.4	5.8	6.3	7.3	8.0	8.6	9.2	9.4
b. Pension, insurance, and other agreed-upon payments (employer's share only)	7.0	7.2	7.5	8.1	9.1	10.7	11.5	12.8	13.9	14.6	14.9
c. Paid rest periods, lunch periods, etc.	3.3	3.2	3.3	3.5	3.6	3.8	3.8	3.9	4.0	4.2	4.2
d. Payments for time not worked	7.3	7.5	8.1	8.5	8.9	9.5	9.8	10.2	10.7	11.2	11.3
e. Profit-sharing payments, bonuses, etc.	2.2	2.1	2.0	2.1	2.1	1.7	1.9	2.3	2.3	2.2	2.2
2. As cents per payroll hour	63.9	72.0	79.2	93.1	111.1	136.4	164.2	212.4	252.9	324.0	395.5
3. As dollars per year per employee	1,332	1,516	1,689	1,968	2,366	2,877	3,525	4,489	5,294	6,993	8,315
All nonmanufacturing (105 companies)											
1. As percent of payroll, total	26.3	27.2	27.1	28.8	30.5	32.1	34.1	36.3	38.5	40.1	40.7
a. Legally required payments (employer's share only)	3.6	4.0	3.9	4.5	4.9	5.1	5.9	6.2	6.8	7.3	7.6
b. Pension, insurance, and other agreed-upon payments (employer's share only)	9.4	9.8	9.9	10.2	10.7	11.5	12.1	13.1	14.3	15.0	15.2
c. Paid rest periods, lunch periods, etc.	2.1	2.0	2.1	2.5	2.7	2.7	2.9	3.4	3.4	3.5	3.5
d. Payments for time not worked	9.6	9.8	9.5	9.9	10.5	10.8	11.0	11.5	11.7	11.9	12.0
e. Profit-sharing payments, bonuses, etc.	1.6	1.6	1.7	1.7	1.7	2.0	2.2	2.1	2.3	2.4	2.4
2. As cents per payroll hour	70.3	80.0	85.8	100.5	116.9	128.5	172.4	216.6	256.3	323.2	385.9
3. As dollars per year per employee	1,447	1,634	1,751	2,049	2,397	2,830	3,514	4,427	5,250	6,632	7,958

CHART 3. Comparison of 1961-81 Employee Benefits for 175 Companies



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13. TOTAL EMPLOYEE BENEFIT COSTS

Total employee benefit costs are estimated at $485 billion for 1981, as shown in Table 20. Costs in manufacturing industries are estimated at $141 billion, or 36.5 percent of the $386.4 billion paid in wages and salaries. Service industry benefits are estimated at $62 billion, or 25 percent of the $249.7 billion in wages and salaries. Benefits in wholesale and retail trade are estimated at $70 billion; finance, insurance, and real estate at $35 billion; construction at $21.5 billion; transportation at $24 billion; utilities and communication at $21.5 billion; mining at $11.8 billion; agriculture at $2.2 billion; and federal, state and local government benefits at $96 billion.

Total benefits for 1929 are estimated at $1.5 billion, or 3 percent of that year's $50.4 billion in wages and salaries (Table 21). There were no Old-Age, Survivors, Disability, and Health Insurance or Unemployment Compensation programs. The only legally required payments were workers' compensation and government employees' retirement, totaling 0.8 percent.

Agreed-upon programs in 1929 are estimated at 0.4 percent, including small amounts for private pension and insurance programs. Rest periods are estimated at 1 percent, and time paid for but not worked is estimated at 0.7 percent. In 1929, vacations and paid holidays were usually limited to office workers, with the one-week vacation common, and paid holidays considerably fewer than today. Bonuses, profit-sharing, and other miscellaneous benefits in 1929 are estimated at 0.1 percent.

Benefits for 1951 are estimated at 15 percent of wages and salaries, or $26 billion. This includes 3.3 percent for legally required payments; 2.7 percent for pensions, insurance and other agreed-upon payments; 2.5 percent for rest periods; 5.5 percent for vacations, holidays, sick leave and other time not worked; and one percent for bonuses, profit-sharing, and other miscellaneous payments.

The 1961 benefits are estimated at 21 percent of wages and salaries, or $58.5 billion. This includes 5.1 percent for legally required payments, 4.6 percent for agreed-upon payments, 3.2 percent for rest periods, 7.1 percent for time not worked, and one percent for other benefits.

Benefit payments for 1971 are estimated to have reached $150 billion, or 26 percent of payroll. Legally required payments are estimated at 7.2 percent; agreed-upon payments at 5.9 percent; rest periods, 3.6 percent; time not worked, 8.4 percent, and bonuses, profit-sharing payments, etc., 0.9 percent.

Total 1981 benefits are estimated at 32.5 percent of payroll. This includes 9.6 percent for legally required payments, 8.2 percent for pension, insurance, and other agreed-upon payments; and 3.8 percent for rest periods. Vacations, holiday, sick leave, and other time not worked is estimated at 10 percent, and bonuses, profit-sharing, and other miscellaneous payments at 0.9 percent.

TABLE 20. Estimated Total Employee Benefits Payments, 1981

Industry	Wages and salaries (Billion dollars)	Benefit payments	
		Percent	Billion dollars
Manufacturing	$ 386.4	36.5%	$141.0
Services	249.7	25.0	62.0
Trade (wholesale and retail)	248.3	28.0	70.0
Finance, insurance, and real estate	89.1	39.5	35.0
Construction	80.1	27.0	21.5
Transportation	62.3	38.5	24.0
Utilities and communication	50.7	42.5	21.5
Mining	29.0	41.0	11.8
Agriculture	15.3	14.5	2.2
Private industry	1,210.9	32.1	389.0
Government (federal, state, local)	283.1	34.0	96.0
Total, all industries	$1,494.0	32.5%	$485.0

SOURCES: Wages and salaries data from United States Department of Commerce.
Employee benefit data estimated by Chamber of Commerce of the United States.

TABLE 21. Growth of Employee Benefits, 1929 to 1981

Type of payment	1929	1951	1961	1971	1981
	(Percent of wages and salaries)				
1. Legally required	0.8%	3.3%	5.1%	7.2%	9.6%
Old-Age, Survivors, Disability, and Health Insurance (FICA taxes)	0	1.0	2.1	3.7	5.3
Unemployment Compensation	0	1.0	1.1	0.7	1.0
Workers' compensation	0.6	0.6	0.7	1.0	0.9
Government employee retirement	0.2	0.6	1.0	1.5	2.1
Other	0	0.1	0.2	0.3	0.3
2. Agreed-upon	0.4	2.7	4.6	5.9	8.2
Pensions	0.2	1.8	2.6	3.0	3.5
Insurance	0.1	0.7	1.7	2.6	4.2
Other	0.1	0.2	0.3	0.3	0.5
3. Rest periods	1.0	2.5	3.2	3.6	3.8
4. Time not worked	0.7	5.5	7.1	8.4	10.0
Vacation	0.3	3.0	3.8	4.3	5.1
Holidays	0.3	1.8	2.4	2.9	3.4
Sick leave	0.1	0.6	0.8	1.0	1.3
Other	0	0.1	0.1	0.2	0.2
5. Bonuses, profit-sharing, etc.	0.1	1.0	1.0	0.9	0.9
Total benefit payments	3.0%	15.0%	21.0%	26.0%	32.5%
	(Billion dollars)				
Wages and salaries	$50.4	$171.1	$278.8	$573.4	$1,494.0
Total benefit payments	$ 1.5	$ 26.0	$58.5	$150.0	$ 485.0

Source: Estimated by Chamber of Commerce of the United States.

14. SUPPLEMENTS TO WAGES AND SALARIES

The United States Department of Commerce publishes some employee benefits data in its National Income statistics. Listed as supplements to wages and salaries, and covering the period 1929 to date, they consist chiefly of legally required payments and expenditures for private pension and welfare plans (items B and C of the Chamber questionnaire). These costs grew from $0.7 billion in 1929 to $273.6 billion in 1981, as shown in Table 22 and Chart 4. The 1981 costs averaged 18.3 percent of wages and salaries for all industries, but ranged from 13.2 percent for service industries and 13.7 percent for agriculture, forestry, and fisheries and 24.1 percent for electric, gas, and sanitary services, and 29.3 percent for communication.

TABLE 22. Supplements to Wages and Salaries, 1929 to 1981

(United States Department of Commerce Data)

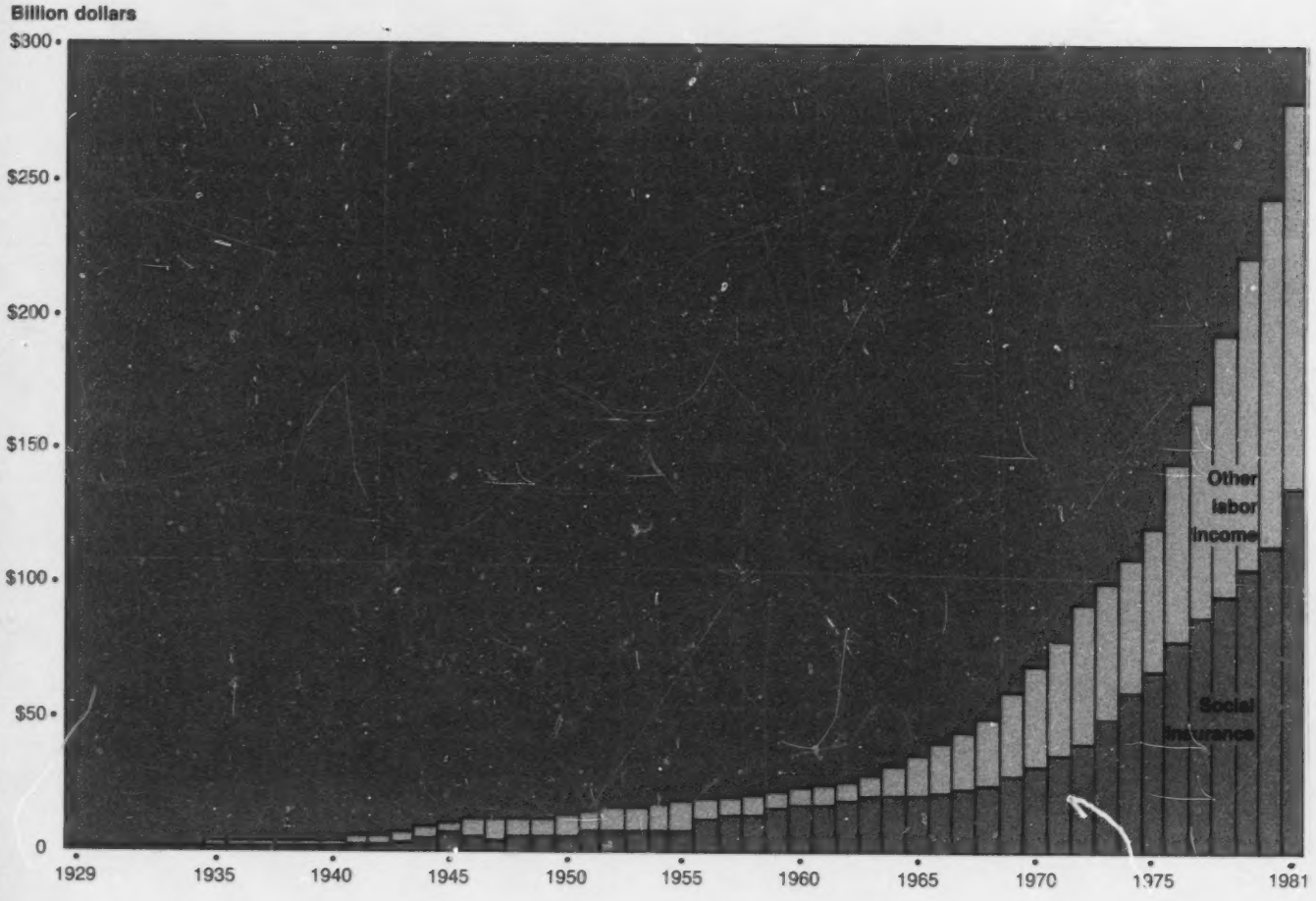
Item	1929	1935	1940	1945	1950	1955	1960	1965	1970	1975	1980	1981
	Million dollars*											
Total supplements to wages and salaries	662	650	2,311	5,604	7,818	13,238	23,000	34,538	63,240	124,980	242,543	273,638
Employer contributions for social insurance	101	171	1,624	3,805	4,164	6,216	11,780	16,698	30,733	60,457	115,297	133,219
Federal social insurance funds	29	44	1,469	3,580	3,482	4,957	9,645	13,668	24,889	48,921	92,935	107,959
Old-Age, Survivors, and Disability Insurance	...	...	329	630	1,308	2,825	5,632	8,330	16,182	30,490	55,623	64,984
Hospital insurance	...	...	...	...	...	...	...	...	2,342	5,610	11,623	15,955
State unemployment insurance	...	7	813	1,011	1,217	1,221	2,300	3,076	2,493	5,516	12,073	12,182
Federal unemployment tax	...	...	98	174	232	304	343	558	854	1,294	3,463	3,423
Federal civilian employee retirement	21	32	93	227	316	144	838	1,146	2,215	4,353	7,446	8,455
Other items	8	5	136	1,538	409	463	532	558	803	1,658	2,707	2,960
State and local social insurance funds	72	127	155	225	682	1,259	2,135	3,030	5,844	11,536	22,362	25,260
State and local employee retirement	72	127	155	225	510	985	1,775	2,525	5,091	10,170	19,103	21,800
Other items	...	...	...	...	172	274	360	505	753	1,366	3,259	3,460
Other labor income	561	479	687	1,799	3,654	7,022	11,220	17,840	32,507	64,523	127,246	140,419
Employer contributions to private pension and welfare funds	169	180	282	1,132	3,534	6,845	10,969	17,485	31,937	63,595	125,439	138,361
Pension and profit-sharing	...	...	...	...	1,713	3,377	4,866	7,646	13,050	28,253	54,694	60,244
Group health insurance	...	...	...	...	781	1,706	3,374	5,890	12,099	24,043	48,949	55,497
Group life insurance	...	...	...	...	249	561	1,080	1,651	2,891	4,368	6,203	6,439
Workers' compensation	...	...	...	...	791	1,150	1,529	2,177	3,786	6,695	15,248	15,834
Supplemental unemployment	...	...	...	...	...	51	120	121	111	236	345	347
Other items	392	299	405	667	120	177	251	355	570	928	1,807	2,058
	Total supplements as percent of wages and salaries											
All industries	1.3	1.8	4.6	4.8	5.3	6.3	8.5	9.5	11.5	15.5	17.9	18.3
Agriculture, forestry, and fisheries	0.4	0.5	0.6	0.4	0.6	1.9	4.7	5.6	7.4	10.7	13.4	13.7
Mining	1.6	1.7	5.7	4.0	9.4	10.5	12.2	12.8	15.3	18.5	18.0	17.4
Contract construction	2.3	3.5	6.6	5.3	5.9	6.5	7.0	8.5	9.9	12.5	14.2	14.3
Manufacturing	0.9	1.2	5.2	5.1	6.6	8.3	10.8	12.0	14.4	19.6	22.9	23.7
Transportation	2.0	2.7	6.2	6.0	6.6	7.4	9.6	10.6	12.7	18.7	19.6	19.7
Communication	2.1	4.4	8.8	8.9	10.1	8.9	11.1	18.2	24.0	28.9	29.5	29.3
Electric, gas, and sanitary services	1.7	2.2	6.2	9.4	9.2	10.6	12.6	14.4	16.8	22.6	24.1	24.1
Wholesale and retail trade	0.6	0.8	3.9	3.4	3.8	4.3	6.4	7.6	9.4	11.9	13.8	14.0
Finance, insurance, and real estate	2.4	2.6	6.0	5.1	6.1	7.5	9.6	11.4	13.3	17.8	18.8	18.8
Services	0.4	0.6	2.4	2.2	2.5	3.3	5.1	6.2	7.9	11.5	13.0	13.2
Government and government enterprises	3.2	3.4	4.1	5.3	4.2	4.1	7.2	7.9	10.0	14.2	17.7	18.7
All private enterprises	1.1	1.4	4.8	4.5	5.5	6.7	8.7	9.9	11.9	15.9	17.9	18.2

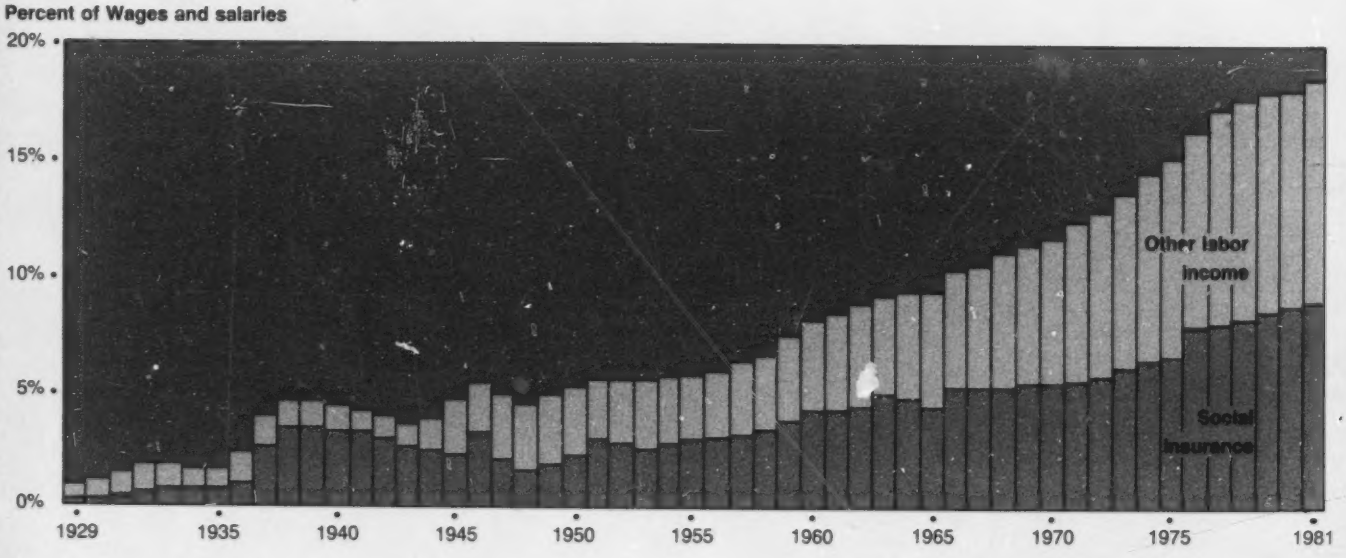
Due to changes in classification, 1929-45 data are not strictly comparable with more recent data.

**Data not available.*

Source: United States Department of Commerce data. Percentages computed by Chamber of Commerce of the United States.

CHART 4. Supplements to Wages and Salaries, 1929 to 1981





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15. HOW EMPLOYEE BENEFITS WERE SURVEYED

As in earlier studies, it was necessary to go directly to employers for the basic data on employee benefits. The mailing list included firms reporting in the Chamber's 1979 and 1980 surveys, plus samples of firms from POOR'S REGISTER OF CORPORATIONS, DIRECTORS AND EXECUTIVES 1981 (omitting firms with fewer than 100 employees), plus a number of large and medium-sized public utilities, banks, insurance companies, and wholesale and retail trade firms. Questionnaires were also sent to firms requesting that they be included in the survey. Questionnaires were sent to some of their members by the Hospital Association of New York State, the Hospital Association of Pennsylvania, the Kansas City Area Hospital Association, a group of Baltimore hospitals, and the American Paper Institute.

EMPLOYEES COVERED

This study is, in general, limited to employees who are not exempt from the Fair Labor Standards Act. Pay of workers covered by this survey varies with the number of hours worked. However, for banks, financial institutions, etc., all nonsupervisory employees and working supervisors are included, regardless of their method of wage payment.

COMPUTATION METHOD

The method of computation used in this study is outlined below. Also shown is a procedure for computing a company's benefit payments on a basis comparable to that used in this report.

In combining company data to form industry averages, the percentages for individual companies were added together without weighting. Otherwise, data for a few large companies might obscure the data of many small firms. Also, this procedure tended to compensate for the lower percentage coverage of smaller firms.

YOUR COMPANY'S EMPLOYEE BENEFITS

After the Chamber's previous benefits studies were published, several companies inquired how their data might be compiled on a comparable basis. This can be done by completing the questionnaire on pages 34-36 and performing the following computations.

1. Total benefit payments (Questionnaire items B through F) ..... $_____
2. "Full-time equivalent" employees (In questionnaire item H divide the hours for all employees by the hours for a full-time employee) ..... _____

Employee benefit payments as:

Percent of payroll (Item 1 above divided by questionnaire item A-7) ..... _____

Cents per payroll hour (Item 1 above divided by the hours for all employees in questionnaire item H) ..... _____

Dollars per year per employee (Item 1 above divided by item 2 above) ..... _____

	Our Company	Our Industry	All Manufacturing	All non-Manufacturing	All Industries
Employee benefits as:					
Percent of payroll	_____%	_____%	38.2%	36.3%	37.3%
Cents per payroll hour	_____¢	_____¢	332.5¢	308.5¢	321.0¢
Dollars per year per employee	$_____	$_____	$6,883	$6,347	$6,627

16. COPY OF QUESTIONNAIRE USED IN SURVEY

INSTRUCTIONS

EMPLOYEE BENEFITS SURVEY—1981

THIS SURVEY IS CONFIDENTIAL

Data of individual firms will not be disclosed. Data furnished will be published only in the form of totals for groups of companies. Only persons handling the research will see your report.

1. **COVERAGE.** If you have several divisions or plants, data covering any typical group of employees will be satisfactory.
2. **EMPLOYEES COVERED IN SURVEY.** Except for banks, financial institutions, etc., limit data included in this report to hourly rated employees and to salaried employees who are paid on a similar basis. That is, include data for salaried employees if their pay varies depending on whether they work overtime, or less than full time, but do not include them if they receive their regular daily or weekly pay regardless of hours worked. Since this definition would exclude many employees of **banks, financial institutions, etc.,** for these firms please include all nonsupervisory employees and all working supervisors, regardless of their method of payment. Please exclude all officers of company. **Hospitals** having difficulty making this employee separation can also include data for all employees.
3. **APPROXIMATE OR INCOMPLETE DATA.** If you are unable to give exact data for the various items in the questionnaire, please give estimates—we would prefer a good estimate to a blank space. If you are unable to break down the data on payments exactly as we have outlined it, please give the data that is available. Please indicate the items for which payments were made, but for which you cannot give separate figures.
4. **QUESTION A. GROSS PAYROLL DATA.** For this item report actual wages (not take-home pay after deductions have been made). Report on line A-1 the straight-time wages for all hours, including pay for time not worked, plus payments in lieu of vacations and holidays. Report premium and bonus payments on other lines. Thus, if an employee's rate is $8.00 an hour for straight time and $4.00 additional for overtime after 40 hours, for each hour of overtime worked after 40 hours, $8.00 would be entered on line A-1, and $4.00 on line A-2.
5. **ITEMS C-1, C-4, and C-6. PENSION AND INSURANCE PREMIUMS.** For pension and insurance premiums, report net payments after deducting any dividends or credits returned to employer by insurer. In **pension programs** the company's long-term commitment is fixed, not tied to profits. Profit sharing payments are reported as Item F-1.
6. **ITEM C-4. LIFE INSURANCE.** Exclude premiums for life insurance purchased under a pension plan. Such premiums should be reported under Item C-1.
7. **ITEM C-6. MEDICAL CARE INSURANCE.** Include premiums which supplement Medicare coverage of retired employees.
8. **ITEM F-1. PROFIT-SHARING PAYMENTS.** Company contributions are based on current profits of the business, fluctuating with current profit levels.
9. **ITEM F-2. CONTRIBUTIONS TO EMPLOYEE THRIFT PLANS.** Company contributions are not tied to current profit levels, but are a fixed proportion of amount contributed by employees.
10. **QUESTION G. EMPLOYEE PAYROLL DEDUCTIONS.** For this question report deductions from employee pay. Employer contributions are reported in questions B and C.
11. **QUESTION H. EMPLOYEE HOURS.** This is the number of hours worked or paid for, corresponding to earnings given on line A-1. **Employee hours for full-time employee.** Report the total number of hours for a typical full-time employee in 1981. It would be the number of hours representing the wages shown on line A-1, including paid vacation period, paid holidays, paid sick leave, etc. If hours would not be the same for all employees, show hours for the majority of employees.

Please return the filled-out questionnaire to:
EMPLOYEE BENEFITS SURVEY/ECONOMIC POLICY DIVISION
CHAMBER OF COMMERCE OF THE UNITED STATES/WASHINGTON, D.C. 20062

CONFIDENTIAL

EMPLOYEE BENEFITS SURVEY—1981

Name of Firm _____ Date _____

Mailing Address _____ City _____ State _____ Zip Code _____

Name of Company Official _____ Title _____

Show actual data or best estimate for employees covered in survey.

Total amount for 1981

A. GROSS PAYROLL FOR EMPLOYEES IN SURVEY: (See Instructions No. 4)

1. Straight time for employees in survey ..... $ _____
2. Overtime premium pay ..... Include **BONUS AND** $ _____
3. Holiday premium pay ..... **PREMIUM PAY ONLY** $ _____
4. Shift differential ..... on lines 2-6. $ _____
5. Earned incentive or production bonus ..... Report straight-time $ _____
6. Other (Specify: _____) pay on line 1. $ _____
7. Total gross payroll ..... $ _____

B. LEGALLY REQUIRED PAYMENTS (employer's share only):

1. Old-Age Survivors, Disability, and Health Insurance (employer FICA taxes) ..... $ _____
2. Unemployment Compensation (Federal and state taxes) ..... $ _____
3. Workers' Compensation (estimate cost if self-insured) ..... $ _____
4. Railroad Retirement Tax ..... $ _____
5. Railroad Unemployment and Cash Sickness Insurance ..... $ _____
6. State sickness benefits insurance ..... $ _____
7. Other (Specify: _____) $ _____
8. Total ..... $ _____

C. VOLUNTARY OR AGREED-UPON PAYMENTS (employer's share only):

1. Pension plan premiums under insurance and annuity contracts (net) (See Instructions No. 5) ..... $ _____
2. Payments to uninsured trusteed pension plans ..... $ _____
3. Pension payments under unfunded pension programs ..... $ _____
4. Life insurance premiums (net) (See Instructions Nos. 5 and 6) ..... $ _____
5. Death benefits not covered by insurance ..... $ _____
6. Hospital, surgical, medical, and major medical insurance premiums (net) (See Instructions No. 7) ..... $ _____
7. Hospital, surgical, medical, and major medical payments self-insured ..... $ _____
8. Short-term disability, sickness or accident insurance (company plan or insured plan) ..... $ _____
9. Salary or wage continuation or long-term disability (insured, self-administered, or trust) $ _____
10. Dental insurance premiums ..... $ _____
11. Discounts on goods and services purchased from company by employees ..... $ _____
12. Employee meals furnished by company ..... $ _____
13. Other (Vision care, perscription drugs, etc. Specify: _____) $ _____
14. Total ..... $ _____

For Office Coding—Leave Blank

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18 _____ _____ _____
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24 _____ _____ _____

CONFIDENTIAL

	Total amount for 1981	For Office Coding—Leave Blank
D. PAID REST PERIODS, COFFEE BREAKS, LUNCH PERIODS, WASH-UP TIME, TRAVEL TIME, CLOTHES-CHANGE TIME, GET-READY TIME, ETC.	$	27
E. PAYMENTS FOR TIME NOT WORKED:		
1. Payments for or in lieu of vacations	$	30
2. Payments for or in lieu of holidays not worked	$	
3. Sick leave pay	$	36
4. Payments required under guaranteed workweek or workyear	$	
5. Jury, witness, and voting pay allowances	$	
6. National Defense, State or National Guard duty	$	
7. Payment for time lost due to death in family or other personal reasons	$	
8. Other (Specify:)	$	39
9. Total	$	
F. OTHER ITEMS:		
1. Profit-sharing payments (See Instructions No. 8)		
(a) Current cash payments	$	42
(b) Payments to deferred profit-sharing trusts	$	
2. Contributions to employee thrift or stock purchase plans (See Instructions No. 9)	$	48
3. Christmas or other special bonuses (not tied to profits), service awards, suggestion awards, etc.	$	
4. Employee education expenditures (tuition refunds, seminar attendance, etc.)	$	54
5. Payments to union stewards or officials for time spent in settling grievances or in negotiating agreements	$	
6. Special wage payments ordered by courts, wage adjustment boards, etc.	$	
7. Other (Specify:)	$	57
8. Total	$	
G. EMPLOYEE PAYROLL DEDUCTIONS: (See Instructions No. 10)		
1. Old-Age, Survivors, Disability, and Health Insurance (employee FICA taxes)	$	60
2. Railroad Retirement Tax	$	
3. State sickness benefits insurance tax	$	
4. Pension plan premiums or contributions	$	66
5. Life insurance premiums	$	
6. Hospital, surgical, medical, and major medical insurance premiums or contributions	$	
7. Other (Specify:) Do not include deductions for income tax	$	69
8. Total	$	
H. EMPLOYEE HOURS (hours worked or paid for, including time actually worked, plus holidays, vacation, sick leave, and other time paid for but not worked) (See Instructions No. 11)		
1. All employees in survey (total hours during 1981)		72
2. Typical full-time employee (total hours during 1981)		76

I. TYPE OF BUSINESS and principal lines or products manufactured or handled:

Please return the filled-out questionnaire to:
EMPLOYEE BENEFITS SURVEY/ECONOMIC POLICY DIVISION
CHAMBER OF COMMERCE OF THE UNITED STATES/WASHINGTON, D.C. 20062